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FORTY-SECOND ANNUAL REPORT

**KANSAS
BUILDING AND LOAN
ASSOCIATIONS**



THE LIBRARY OF THE

SEP 17 1941

UNIVERSITY OF ILLINOIS

December 31, 1940

**Published by
STATE BUILDING AND LOAN DEPARTMENT
TOPEKA**



FORTY-SECOND ANNUAL REPORT

OF THE

KANSAS BUILDING AND LOAN ASSOCIATIONS

TO THE GOVERNOR

AT THE CLOSE OF BUSINESS

DECEMBER 31, 1940

THE LIBRARY OF THE

SEP 17 1941

UNIVERSITY OF ILLINOIS

PUBLISHED BY THE

STATE BUILDING AND LOAN DEPARTMENT

W. G. SAIP, *Supervisor*

N. C. CHRISTIANSEN, *Asst. Deputy Examiner*

RUTH E. STARR, *Clerk*

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LETTER OF TRANSMITTAL

TOPEKA, KAN., February 24, 1941.

Hon. Payne Ratner, Governor of Kansas, Topeka, Kan.:

MY DEAR GOVERNOR—In compliance with the laws of Kansas, I have the honor to transmit the forty-second annual report of building and loan associations of Kansas operating under state charter as of the close of business December 31, 1940.

There were 111 associations reported as of the close of business December 31, 1939. Since that time five associations have completed liquidation, and one has merged with a federal savings and loan association under the provisions of the Home Owners' Loan Act of 1933, thus leaving 105 associations reporting as of the close of business December 31, 1940.

This report shows a decrease in assets of \$512,777.99 since the report of a year ago. However, \$225,295.23 of this decrease can be attributed to the merging of The Citizens Savings and Loan Association of Kansas City, Kan., with assets in the above amount, with the First Federal of Kansas City, Kan. The five liquidated associations had assets of \$129,423.44, thus leaving a net decrease in existing associations of \$158,059.32. There are still seven associations in voluntary liquidation, and two receiverships, which have, during the last year, liquidated in the amount of \$119,720.87, thus leaving a net decrease of the assets of going institutions of \$38,338.45; but in consideration of the fact that existing associations have decreased their advances and borrowed money (thus reducing their assets) in the amount of \$207,757.32, the assets of going institutions would indicate a net increase of \$169,418.87. Furthermore, the state-chartered associations show a decrease of mortgage-pledged shares in the amount of \$336,162.33 caused in a great part by the rewriting of the old sinking-fund loans on an amortized basis, thus indicating the amount of loans net, instead of gross. This has tended further to decrease the assets. Taking the above into consideration, it is indicated that the net assets of the state-chartered associations increased \$505,-581.20 during the year just past.

On December 31, 1938, all real estate and judgments of all associations of record as of that date totaled 18.6 percent of total assets. On December 31, 1939, this figure was 15.6 percent; and on December 31, 1940, 13.8 percent. This would indicate a very creditable decrease in the percent of frozen assets of all associations of record.

Existing associations have made, during the past twelve-months period, loans in the amount of \$6,264,100.34, this amount mostly for the purpose of constructing new homes, or purchasing or improving existing home properties.

Existing associations have received, during the past twelve-months period, \$2,703,-623.38 in new investments.

No association has been placed in receivership during the past twelve months. The total liquidation of the two associations now in receivership will be completed during the present period. Of the seven associations still in voluntary liquidation, it is believed that a liquidation of a major portion will be completed during the coming period. It is evident that a very few more small associations will go into voluntary liquidation during the coming period. We believe that with the prospects of better crops over the state during the present year, that the building and loan

business in Kansas will be greatly improved, thereby enabling associations to pay satisfactory dividends to the shareholders and thus attracting more investors, which will tend toward the rebuilding of these institutions.

While the above report indicates a decrease in the number of state-chartered associations, this is caused mostly by the completion of the liquidation of small associations. We believe, however, that the total elimination of the few undesirable associations is for the good of building and loan as a whole, and that it is more desirable to have fewer but better associations under state supervision.

Yours very truly,

W. G. SAIR, Supervisor.

Report of Building and Loan Associations

OFFICIAL REPORT OF CONDITION of all local building and loan associations located in the state of Kansas under state supervision, at the close of business December 31, 1940.

FINANCIAL STATEMENT

ASSETS

First-mortgage direct reduction loans.....	\$16,999,252.17
First-mortgage share account sinking-fund loans.....	8,219,351.24
First-mortgage loans—rural credit	747,922.18
First-mortgage loans—straight	773,295.11
First-mortgage loans purchased	293,306.79
Accrued interest receivable on first-mortgage loans.....	63,616.44
Advances for taxes, insurance, etc., on first-mortgage loans.....	158,259.60
Loans on shares of the association	266,633.45
Accrued interest receivable on share loans	816.28
Loans assigned by other associations	1,756.94
Accrued interest on loans assigned by other associations.....	7.32
Real estate sold on contract	5,498,916.00
Accrued interest receivable on real estate sold on contract.....	11,977.94
Advances for taxes, insurance, etc., on real estate sold.....	23,155.18
Real estate owned	5,893,066.31
Real estate in judgment, subject to redemption.....	269,800.48
Stock in Federal Home Loan Bank	360,800.00
Bonds	600,652.53
Shares in other associations	29,832.00
F. H. A. loans (Title II)	1,493,568.67
Accrued interest receivable on investments	8,020.26
Cash on hand and in banks	1,801,715.31
Office buildings	568,515.26
Furniture and fixtures	58,563.75
Deferred charges	22,068.21
Other assets	86,761.05
Accounts receivable	39,059.67
Deficits in liquidating associations	99,062.75
Total	\$44,389,752.89

CAPITAL AND LIABILITIES

Installment shares (dues and dividends).....	\$3,328,360.80
Optional shares	4,101,652.93
Prepaid shares (dues and dividends)	1,267,550.05
Full-paid shares	21,964,312.79
Matured shares	310,125.00
Rural-credit installment shares	1,146,164.17
Rural-credit full-paid shares	1,370,448.72
Deposit shares	361,810.57
Mortgage pledged shares	2,747,340.51
Advances from Federal Home Loan Bank.....	2,280,096.08
Borrowed money	255,070.31
Loans assigned to other associations	3,756.83
Mortgages on real estate owned and interest payable.....	1,577.74
Dividends declared, unpaid and uncredited	139,972.78
Taxes accrued and unpaid	3,458.96
Accounts payable	26,050.97
Loans in process	298,590.08
Advance payments of taxes, insurance, etc.....	102,456.46
Unapplied mortgage credits	50,604.59
Other liabilities	124,470.57
Permanent stock	627,760.06
Unearned profit on real estate sold	356,050.49
F. H. A. and other collections	20,975.30
Reserve for uncollected interest	78,991.15
Legal or contingent reserve	1,217,974.36
Federal insurance reserve	131,722.33
Reserve for contingencies	175,284.36
Real estate reserve (includes reserve for taxes).....	168,083.43
Bonus on shares	2,540.07
Reserve for estimated dividend requirements	152,850.25
Undivided profits	1,573,650.18
Total	\$44,389,752.89

INCOME AND PROFIT

Undivided profits last report	\$1,539,834.86
Interest received:	
On mortgage loans	967,407.91
On share loans	5,201.03
On real estate sold on contract	136,563.37
On investments and from other sources	11,206.09
Premiums and commissions on loans	819.25
Appraisal, legal and service fees	17,738.04
Other fines and fees	12,903.68
Net income from real estate owned	65,986.90
Gross income from office buildings	16,073.16
Dividends received on Federal Home Loan Bank stock	1,948.23
Other dividends received	1,630.03
Dividends retained on withdrawals	893.70
Profit on sale of real estate	23,434.04
Profit on sale of investments	8.88
Miscellaneous operating income	7,443.04
Miscellaneous nonoperating income	15,964.22
Total	\$2,825,056.43

EXPENSE AND DISTRIBUTION

Compensation to directors, officers, employees, etc.	\$195,386.98
Collection expense (agents, etc.)	22,876.76
Legal services	7,031.04
Expense accounts of directors, officers, etc.	6,236.89
Rent, light, heat, etc.	20,233.52
Repairs, taxes and maintenance of office buildings	15,817.18
Furniture, fixtures, etc. (including depreciation)	3,907.60
Advertising	20,416.15
Stationery, printing and office supplies	6,575.43
Telegraph, telephone, postage and express	8,134.94
Insurance and bond premiums	7,130.11
Federal insurance premiums	9,193.45
Audit	883.52
Examination fees and filing fees	7,448.36
Organization dues	3,999.27
Other operating expense	45,523.37
Interest paid on advances from Federal Home Loan Bank	32,447.97
Interest paid on other borrowed money	3,813.17
Foreclosure costs, back taxes, etc., on real estate	1,597.68
Loss on sale of real estate	53,141.99
Other nonoperating charges	20,455.07
Distribution of net profit:	
For bonus on shares	372.91
To contingent fund	66,132.37
To federal insurance reserve	15,916.43
To real-estate reserve	8,099.16
To dividends	673,276.28
To other reserves	10,557.34
Commissions	1,582.25
Balance undivided profits	1,555,869.24
Total	\$2,825,056.43
Number of associations reporting	105
Number of members	60,509
Number of borrowers	20,710

NOTE: The above statement of income and expense covers the last six-months period only.

TABLE SHOWING THE PRINCIPLE ITEMS OF RESOURCES AND LIABILITIES OF COORDINATE DATES DURING THE LAST SIX YEARS

	Dec. 31, 1935.	Dec. 31, 1936.	Dec. 31, 1937.	Dec. 31, 1938.	Dec. 31, 1939.	Dec. 31, 1940.
Resources:						
Loans on real-estate security	\$39,200,378.36	\$40,447,988.97	\$36,308,117.77	\$32,997,693.63	\$27,792,787.29	\$28,000,650.02
Rural-credit loans	581,269.62	(included above)	1,175,380.21	952,971.04	806,302.98	747,922.18
Loans on shares	883,001.71	765,363.09	1,679,662.52	422,495.56	341,063.94	267,449.73
First mortgages, bonds, etc.	7,305,952.45	2,899,305.13	2,015,711.16	1,559,114.06	1,500,844.89	1,270,869.53
Real estate owned	18,829,365.43	17,826,855.79	15,276,960.86	10,340,345.57	7,306,724.30	6,461,581.57
All other resources	9,010,969.13	8,664,325.21	9,453,071.48	7,472,500.96	5,523,276.89	5,839,564.55
Cash on hand	2,435,925.24	2,197,949.87	2,019,208.09	1,703,217.98	1,577,530.59	1,801,715.31
	\$78,247,061.94	\$72,801,788.06	\$66,928,112.09	\$55,448,338.80	\$44,902,530.88	\$44,389,752.89
LIABILITIES:						
Installment shares	\$21,444,695.52	\$19,475,436.54	\$16,463,038.93	\$13,238,089.34	\$10,464,891.21	\$10,177,354.24
Prepaid shares	3,763,411.01	3,864,376.91	2,680,731.49	1,804,389.80	1,410,560.17	1,267,550.05
Full-paid shares	33,823,912.78	36,048,182.96	33,231,365.02	27,153,312.17	22,143,072.55	22,274,437.79
Deposit shares	4,459,690.62	3,180,694.58	411,355.45	259,063.04	238,877.08	361,810.57
Rural-credit shares	5,119,398.33	(Inc. F. P. and inst.)	3,891,633.81	3,141,856.44	2,777,020.74	2,516,612.89
Permanent stock	1,332,388.17	1,298,557.38	1,154,335.94	745,590.16	650,560.06	627,760.06
Contingent fund	2,746,790.97	2,060,766.63	2,151,587.68	1,775,523.15	1,295,724.19	1,333,258.72
All other liabilities	3,832,712.12	5,120,321.81	5,291,405.37	5,765,625.46	4,428,381.96	4,197,318.39
Undivided profits	1,724,062.42	1,753,451.25	1,652,658.40	1,564,889.24	1,493,442.92	1,573,650.18
	\$78,247,061.94	\$72,801,788.06	\$66,928,112.09	\$55,448,338.80	\$44,902,530.88	\$44,389,752.89
Number of associations reporting	138	136	129	120	111	105
Number of members	97,852	89,638	83,250	70,571	60,755	60,509

STATEMENTS

**All associations listed by cities
Cities are arranged in alphabetical order**

**N. B.—Associations in liquidation are arranged alphabetically
in back of book**

The Dickinson County Building and Loan Association, Abilene, Kan.

Organized under the laws of Kansas September, 1905; charter expires September, 1985.
President, CHAS. W. GANS; secretary, LOTTIE M. LILLEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,294.41	Installment shares, investment....	\$3,707.68
Federal Home Loan Bank stock...	1,600.00	Full-paid shares	3,000.00
First mortgage loans.....	35,033.92	Optional paym't installment shares,	65,760.73
Taxes advanced for borrowers.....	19.77	Deposit shares	1,621.22
Insurance advanced for borrowers..	114.75	Shares pledged on mortgage loans..	1,087.98
Real estate owned.....	24,938.68	Divid'nds declared but not disb'd,	30.00
Real estate sold on contract.....	9,370.31	Advances from FHLB system....	5,000.00
Home office building.....	21,000.00	Accounts payable	42.00
Furniture and fixtures.....	795.00	Permanent stock	18,000.00
Other assets	6,178.17	Contingent reserve	100.00
		Other reserves	1,855.00
		Undivided profits	140.40
Total assets	\$100,345.01	Total liabilities	\$100,345.01
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$987.59	Dividends paid and credited.....	\$1,624.20
Interest, fines and fees.....	2,928.42	Expenses, operating	3,532.08
Rents and real estate sales.....	4,308.56	Expenses and losses real estate....	2,528.89
Other earnings	11.00	Transferred to reserves.....	410.00
		Balance undivided profits.....	140.40
Total	\$8,235.57	Total	\$8,235.57

Number of members, 122; number of borrowers, 38.

The Anthony Building and Loan Association, Anthony, Kan.

Organized under the laws of Kansas September, 1905; charter expires September, 1985.
President, W. A. MILLER; secretary, ALICE C. ROBINSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$35,262.83	Installment shares, investment	\$109,679.86
Bonds (federal agencies).....	12,000.00	Full-paid shares	435.25
First-mortgage loans.....	78,262.55	Shares pledged on mortgage loans.	3,205.92
Loans on shares.....	3,190.00	<i>Ipso facto</i> cancellations.....	168.47
Taxes advanced for borrowers.....	85.03	Other liabilities	329.49
Furniture and fixtures.....	65.00	Contingent reserve	9,513.12
		Undivided profits	5,533.30
Total assets	\$128,865.41	Total liabilities	\$128,865.41
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$5,809.93	Dividends paid and credited.....	\$4,108.23
Interest, fines and fees.....	5,576.24	Expenses, operating	1,735.87
Other earnings	69.42	Transferred to reserves.....	78.19
		Balance undivided profits.....	5,533.30
Total	\$11,455.59	Total	\$11,455.59

Number of members, 228; number of borrowers, 68.

The Arkansas City Savings, Building and Loan Association, Arkansas City, Kan.

Organized under the laws of Kansas December 13, 1904; charter expires December 13, 1954.
President, W. D. MACALLISTER; secretary, WADE WILLCOXEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,308.13	Installment shares, investment....	\$96,855.90
First-mortgage loans.....	15,307.21	Shares pledged on mortgage loans..	545.83
Taxes advanced; and contract....	526.45	Borrowed money.....	41,027.21
Insurance advanced; and contract..	17.15	Accounts payable.....	15.20
Real estate owned.....	106,334.90	Other liabilities.....	786.21
Real estate sold on contract.....	12,198.25	Other reserves.....	2,120.52
Other assets.....	3,000.00	Undivided profits (loss).....	1,158.78
Total assets.....	\$139,692.09	Total liabilities.....	\$139,692.09
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$391.78	Expenses, operating.....	\$4,249.37
Interest, fines and fees.....	249.89	Expenses and Losses, real estate...	3,863.11
Rents and real-estate sales.....	3,519.63	Other expenses and losses.....	9.32
Other earnings.....	100.84	Balance undivided profits (loss)...	1,158.78
From contingent fund.....	2,700.88		
Total.....	\$6,963.02	Total.....	\$6,963.02

Number of members, 179; number of borrowers, 11.

The Home Building and Loan Association, Arkansas City, Kan.

Organized under the laws of Kansas December 13, 1904; charter expires December 13, 1954.
President, Dr. L. E. BRENZ; secretary, CHAS. W. EARLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,343.05	Installment shares, investment....	\$2,186.98
Federal Home Loan Bank stock....	1,500.00	Full-paid shares.....	56,175.00
First-mortgage loans.....	20,107.82	<i>Ipsa Facto</i> cancellations.....	2,158.57
Taxes advanced for borrowers.....	38.33	Accounts payable.....	5.76
Insurance advanced for borrowers..	28.19	Permanent stock.....	11,300.00
Accounts receivable.....	122.17	Contingent reserve.....	9,393.57
Real estate owned.....	53,273.11	Other reserves.....	526.27
Real estate sold on contract.....	6,239.06	Undivided profits.....	11,197.06
Home-office building.....	10,000.00		
Furniture and fixtures.....	228.05		
Other assets.....	63.43		
Total assets.....	\$92,943.21	Total liabilities.....	\$92,943.21
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$11,156.70	Dividends paid and credited.....	\$476.08
Interest, fines and fees.....	1,389.09	Expenses, operating.....	2,551.72
Rents and real-estate sales.....	3,457.38	Expenses and losses, real estate...	2,668.56
Other earnings.....	945.00	Other expenses and losses.....	54.75
Total.....	\$16,948.17	Balance undivided profits.....	11,197.06
		Total.....	\$16,948.17

Number of members, 83; number of borrowers, 25.

The Commerce Building, Loan and Savings Association, Atchison, Kan.

Organized under the laws of Kansas February 26, 1919; charter expires February 26, 1969.
President, F. G. TODD; assistant secretary, RUTH E. HANSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,009.23	Full-paid shares	\$149,532.76
Federal Home Loan Bank stock...	4,000.00	Optional payment installment shares,	17,793.66
Real estate mortgages purchased..	1,658.97	Deposit shares	4,216.60
First-mortgage loans	178,986.76	Due borrowers	2,055.29
Real estate sold on contract.....	8,510.48	Advances from FHLB system....	6,000.00
		Profit on real estate sold on contract,	1,425.39
		<i>Ipso facto</i> cancellations.....	47.78
		Accounts payable	1.92
		Reserve for borrowers' deposits....	1,542.88
		Contingent fund	6,835.67
		Reserve for contingencies.....	1,851.80
		Federal insurance reserve.....	1,262.88
		Undivided profits	6,598.81
Total assets	\$199,165.44	Total liabilities	\$199,165.14
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$5,427.47	Dividends paid and credited.....	\$5,619.88
Interest, fines and fees.....	11,200.91	Expenses, operating	4,089.50
Other earnings	94.95	Transferred to reserves.....	652.70
Transferred to reserve.....	237.56	Balance undivided profits.....	6,598.81
Total	\$16,960.89	Total	\$16,960.89

Number of members, 306; number of borrowers, 168.

The Home Building and Loan Association, Atchison, Kan.

Organized under the laws of Kansas March 28, 1896; charter expires March 28, 1995.
President, L. M. BAKER; secretary, O. C. MILLER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,328.13	Installment shares, investment.....	\$548.38
First mortgage loans.....	68,200.00	Full-paid shares	66,100.00
Loans on shares.....	1,250.00	Shares pledged on mortgage loans..	21,984.64
Taxes advanced for borrowers....	45.52	Contingent reserve	4,213.50
Judgments and equities.....	889.99	Undivided profits	3,985.67
Real estate owned.....	11,236.45		
Real estate sold on contract.....	9,742.10		
Furniture and fixtures.....	140.00		
Total assets	\$96,832.19	Total liabilities	\$96,832.19
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,656.75	Dividends paid and credited.....	\$3,713.29
Interest, fines and fees.....	6,302.10	Expenses, operating	2,556.14
Rents and real-estate sales.....	596.25	Expenses and losses, real estate....	101.23
Other earnings	201.23	Transferred to reserves.....	400.00
Total	\$10,756.33	Balance undivided profits.....	3,985.67
Total	\$10,756.33	Total	\$10,756.33

Number of members, 108; number of borrowers, 59.

The Belleville Building and Loan Association, Belleville, Kan.

Organized under the laws of Kansas May 23, 1923; charter expires May 23, 1973.
President, A. E. NORRIS; secretary, GENE L. NELSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,356.26	Installment shares, investment.....	\$839.48
Federal Home Loan Bank stock....	1,500.00	Full-paid shares	80,850.00
First-mortgage loans	65,299.45	Prepaid shares	1,606.37
Loans on shares.....	1,150.00	Deposit shares	132.04
Taxes advanced for borrowers....	7.69	Rural credit installment shares....	5,309.81
Judgments and equities.....	3,569.90	Rural credit full-paid shares.....	1,100.00
Real estate owned.....	48,810.67	Shares pledged on mortgage loans..	16,963.67
Real estate sold on contract.....	4,882.65	Due borrowers	132.68
Home-office building	11,100.00	Dividends accrued, (incl. reserve)..	1,705.53
Furniture and fixtures.....	200.00	Advances from FHLB system.....	9,602.00
		<i>Ipso facto</i> cancellations.....	128.57
		Direct credit dues.....	193.06
		Permanent stock	2,800.00
		Contingent reserve	18,959.87
		Advance for taxes and insurance....	11.05
		Undivided profits	5,542.49
Total assets	\$140,876.62	Total liabilities	\$140,876.62
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$5,408.53	Dividends paid and credited.....	\$6,034.39
Interest, fines and fees.....	8,398.84	Expenses, operating	3,367.35
Rents and real-estate sales.....	4,767.70	Expenses and losses, real estate....	2,470.89
		Other expenses and losses.....	459.95
		Transferred to reserves.....	700.00
		Balance undivided profits.....	5,542.49
Total	\$18,575.07	Total	\$18,575.07

Number of members, 121; number of borrowers, 62.

The Beloit Building and Loan Association, Beloit, Kan.

Organized under the laws of Kansas October 29, 1929; charter expires September 6, 1979.
President, PETER ERESCH; secretary, MAXINE VAN DONGE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$34,597.91	Installment shares, investment.....	\$31,674.07
Other securities	4,250.00	Full-paid shares	141,100.00
First-mortgage loans	172,580.56	Prepaid shares	1,100.00
Loans on shares.....	350.00	Optional payment installment shares,	51,121.42
Taxes advanced for borrowers....	87.38	Shares pledged on mortgage loans..	13,933.54
Insurance advanced for borrowers..	199.29	Due borrowers (incomplete loans)..	10.00
Real estate subject to redemption..	5,976.63	Dividends accrued	2,837.20
Real estate owned.....	37,261.08	Reserve for taxes	454.89
Home-office building	7,000.00	Permanent stock	5,000.00
Furniture and fixtures.....	500.00	Contingent reserve	2,361.66
		Real estate reserves.....	6,046.64
		Undivided profits	7,163.43
Total assets	\$262,802.85	Total liabilities	\$262,802.85
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$5,314.20	Dividends paid and credited.....	\$9,399.38
Interest, fines and fees.....	13,479.46	Expense, operating	3,579.57
Rents and real-estate sales.....	3,255.85	Expenses and losses, real estate....	841.60
Reserve for taxes refund.....	.01	Other expenses and losses.....	41.67
		Transferred to reserves.....	1,023.87
		Balance undivided profits.....	7,163.43
Total	\$22,049.52	Total	\$22,049.52

Number of members, 490; number of borrowers, 102.

The Bonner Springs Building and Loan Association, Bonner Springs, Kan.

Organized under the laws of Kansas May 18, 1926; charter expires June 18, 1976.
President, OSCAR HYOORT; secretary, ANNA M. EVERETT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,579.25	Installment shares, investment.....	\$9,883.96
Federal Home Loan Bank stock...	1,500.00	Full-paid shares	25,875.00
First-mortgage loans.....	36,018.08	Prepaid shares	1,751.96
Loans on shares.....	605.00	Shares pledged on mortgage loans..	1,139.80
Taxes advanced for borrowers....	10.34	Due borrowers	400.00
Insurance advanced for borrowers..	57.42	Advances from F. H. L. B. system..	4,770.00
Accounts receivable	8.78	Other liabilities	123.32
Real estate owned.....	5,062.04	Permanent stock	2,500.00
Real estate sold on contract.....	5,404.39	Contingent reserve	652.00
Furniture and fixtures.....	128.00	Other reserves	3,460.74
		Undivided profits	866.52
Total assets	\$51,373.30	Total liabilities	\$51,373.30
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$845.75	Dividends paid and credited.....	\$1,544.95
Interest, fines and fees.....	3,333.47	Expenses, operating	1,484.48
Rents and real-estate sales.....	561.12	Expenses and losses, real estate....	442.97
Other earnings	28.32	Other expenses and losses.....	30.00
		Transferred to reserves.....	399.74
		Balance undivided profits.....	866.52
Total	\$4,768.66	Total	\$4,768.66

Number of members, 112; number of borrowers, 45.

The Coffey County Savings and Rural Credit Association, Burlington, Kan.

Organized under the laws of Kansas, July 6, 1921; charter expires July 6, 1971.
President, F. W. HAIGHT; secretary, W. M. MCGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$27,466.08	Installment shares, investment.....	\$7,232.74
State and municipal bonds.....	300.00	Deposit shares	17,525.12
First-mortgage loans	143,520.86	Rural credit full-paid shares.....	125,086.00
Real estate owned.....	8,502.15	Shares pledged on mortgage loans..	6,361.16
Real estate sold on contract.....	6,846.25	Dividends accrued, including reserve,	4,904.93
Furniture and fixtures.....	23.00	Christmas savings	177.50
		Permanent stock	10,000.00
		Contingent reserve	2,671.54
		Other reserves	1,435.10
		Undivided profits	11,264.25
Total assets	\$186,658.34	Total liabilities	\$186,658.34
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$13,175.02	Dividends paid and credited.....	\$6,321.48
Interest, fines and fees.....	11,571.83	Expenses, operating	2,849.94
Rents and real-estate sales.....	766.76	Furniture and fixtures.....	25.00
Other earnings	51.99	Transferred to reserves, contingent,	200.00
		Undivided profits and reserves.....	16,169.18
Total	\$25,565.60	Total	\$25,565.60

Number of members, 452; number of borrowers, 139.

The Caldwell Home Building and Loan Association, Caldwell, Kan.

Organized under the laws of Kansas June, 1912; charter expires, 1962.
President, FLOYD PARSONS; secretary, E. L. FULTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$70.86	Installment shares, investment.....	\$21,695.70
Federal Home Loan Bank stock...	1,200.00	Rural credit full-paid shares.....	69,858.34
First mortgage loans.....	51,152.33	Shares pledged on mortgage loans..	10,812.37
Loans on shares.....	406.00	Due borrowers	1,000.00
Taxes advanced for borrowers.....	329.16	Advances from FHLB system.....	12,590.00
Insurance advanced for borrowers..	143.32	Borrowed money	6,500.00
Accounts receivable	407.12	Other liabilities	113.85
Judgments and equities.....	909.11	Contingent reserve	2,405.75
Real estate owned.....	54,010.39	Undivided profits	3,015.40
Real estate sold on contract.....	19,188.12		
Furniture and fixtures.....	175.00		
Total assets	\$127,991.41	Total liabilities	\$127,991.41
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,696.48	Dividends paid and credited.....	\$3,968.00
Interest, fines and fees.....	4,849.23	Expenses, operating	1,875.46
Rents and real-estate sales.....	2,807.20	Expenses and losses, real estate....	2,080.03
Other earnings	235.00	Other expenses and losses.....	559.02
		Transferred to reserves.....	90.00
		Balance undivided profits.....	3,015.40
Total	\$11,587.91	Total	\$11,587.91

Number of members, 157; number of borrowers, 73.

The Chanute Building and Loan Association, Chanute, Kan.

Organized under the laws of Kansas March 31, 1886; charter expires March 31, 1986.
President, F. S. WILSON; secretary, E. B. PARK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,554.98	Installment shares, investment.....	\$2,082.29
Federal Home Loan Bank stock.....	4,000.00	Full-paid shares	279,315.00
Other securities	1,200.00	Prepaid shares	838.88
First-mortgage loans	235,242.22	Optional payment installment shares,	669.50
Loans on shares.....	935.00	Rural-credit full-paid shares.....	2,600.00
Taxes advanced for borrowers.....	288.77	Shares pledged on mortgage loans..	11,204.86
Accrued interest	353.28	Due borrowers	305.75
Real estate owned.....	39,930.72	Dividends accrued	329.42
Real estate sold on contract.....	45,863.18	Advances from FHLB system.....	5,000.00
Home office building.....	17,800.00	Accounts payable	1,000.00
Furniture and fixtures.....	418.90	Other liabilities	243.03
Other assets	493.03	Permanent stock	41,100.00
Deferred charges	532.18	Contingent reserve	200.00
		Other reserves	3,452.70
		Undivided profits	6,270.83
Total assets	\$354,612.26	Total liabilities	\$354,612.26
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$8,046.06	Dividends paid and credited.....	\$10,383.75
Interest, fines and fees.....	18,786.93	Expenses, operating	8,442.35
Rents and real estate sales.....	4,476.65	Expenses and losses, real estate....	2,069.92
Other earnings	1,250.64	Other expenses and losses.....	1,214.31
		Transferred to reserves.....	4,179.12
		Balance undivided profits.....	6,270.83
Total	\$32,560.28	Total	\$32,560.28

Number of members, 406; number of borrowers, 157.

The Chapman Mutual Building and Loan Association, Chapman, Kan.

Organized under the laws of Kansas January 2, 1913; charter expires January 2, 1963.
President, IRA T. KOOGLE; secretary, A. P. SANBORN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$618.44	Installment shares, investment....	\$5,539.03
First-mortgage loans	7,800.00	Shares pledged on mortgage loans..	1,916.82
Notes receivable	82.77	Contingent reserve	650.00
		Undivided profits	390.36
Total assets	\$8,496.21	Total liabilities	\$8,496.21
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$46.12	Expenses, operating	\$290.40
Interest, fines and fees.....	633.64	Balance undivided profits.....	390.36
Other earnings	1.00		
Total	\$680.76	Total	\$680.76

Number of members, 17; number of borrowers, 10.

The Coffeyville Savings and Loan Association, Coffeyville, Kan.

Organized under the laws of Kansas November 27, 1918; charter expires November 27, 1968.
President, R. F. BELT; secretary, CHAS. T. CARPENTER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$30,558.90	Installment shares, investment....	\$841.73
Federal Home Loan Bank stock....	3,500.00	Full-paid shares	143,750.00
First-mortgage loans	181,974.86	Deposit shares	101,657.92
Loans on shares.....	907.56	Shares pledged on mortgage loans..	36,400.62
Real estate owned.....	76,085.00	Dividends declared, not disbursed..	3,437.61
Real estate sold on contract.....	18,855.86	<i>Ipso facto</i> cancellations.....	13.44
Home office building.....	10,800.00	Permanent stock	25,000.00
Furniture and fixtures.....	200.00	Contingent reserve	11,200.00
		Other reserves	580.86
Total assets	\$322,882.18	Total liabilities	\$322,882.18
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$16,735.24	Dividends paid and credited.....	\$14,865.82
Rents and real-estate sales.....	9,913.42	Expenses, operating	6,837.67
Other earnings	233.38	Expenses and losses, real estate....	4,526.99
		Other expenses and losses.....	110.16
		Transferred to reserves.....	541.40
Total	\$26,882.04	Total	\$26,882.04

Number of members, 501; number of borrowers, 161.

The Home Savings Building and Loan Association, Colby, Kan.

Organized under the laws of Kansas July 16, 1923; charter expires July 16, 1973.
President, W. G. WARNER; secretary, RAY H. CRUMLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,690.95	Installment shares, investment.....	\$297.12
Federal Home Loan Bank stock...	1,500.00	Full-paid shares	37,875.00
First-mortgage loans	53,021.05	Prepaid shares	154.61
Taxes advanced for borrowers.....	547.62	Optional payment installment shares..	8,216.51
Insurance advanced for borrowers..	102.98	Shares pledged on mortgage loans..	7,584.93
Real estate owned.....	14,857.73	Other liabilities	2,154.69
Real estate sold on contract.....	7,717.90	Permanent stock	10,000.00
		Contingent reserve	8,641.70
		Other reserves	13.67
		Undivided profits	7,500.00
Total assets	\$82,438.23	Total liabilities	\$82,438.23
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$7,500.00	Dividends paid and credited.....	\$2,864.75
Interest, fines and fees.....	4,649.01	Expenses, operating	1,716.72
Rents and real-estate sales.....	433.57	Expenses and losses, real estate....	276.97
		Transferred to reserves.....	224.14
		Balance undivided profits.....	7,500.00
Total	\$12,582.58	Total	\$12,582.58

Number of members, 131; number of borrowers, 49.

The Columbus Building, Loan and Savings Association, Columbus, Kan.

Organized under the laws of Kansas March 28, 1902; charter expires March 28, 1952.
President, C. W. VANZANDT; secretary, E. M. SPENCER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,506.71	Installment shares, investment.....	\$25,452.38
Other securities	350.00	Full-paid shares	11,982.00
First mortgage loans.....	47,007.10	Shares pledged on mortgage loans..	11,895.87
Loans on shares.....	250.00	Dividends accrued	900.00
Insurance advanced for borrowers..	98.74	Dividends declared, not disbursed..	227.74
Real estate owned.....	1,550.00	Other liabilities	12.50
Real estate sold on contract.....	2,712.26	Contingent reserve	2,650.00
Furniture and fixtures.....	50.00	Undivided profits	385.82
		Advances by borrowers for taxes...	18.50
Total assets	\$53,524.81	Total liabilities	\$53,524.81
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$344.62	Dividends paid and credited.....	\$1,925.58
Interest, fines and fees.....	2,901.51	Expenses, operating	742.37
Rents and real-estate sales.....	270.00	Expenses and losses, real estate....	425.81
Other earnings	13.45	Transferred to reserves.....	50.00
		Balance undivided profits.....	385.82
Total	\$3,529.58	Total	\$3,529.58

Number of members, 90; number of borrowers, 42.

The Concordia Building and Loan Association, Concordia, Kan.

Organized under the laws of Kansas May 25, 1887; charter expires August 23, 1889.
President, T. D. TROUP; secretary, H. M. CHRISTENSEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,498.86	Installment shares, investment....	\$51,165.08
Federal Home Loan Bank stock...	7,000.00	Full-paid shares	104,300.00
First-mortgage loans	170,841.53	Rural-credit full-paid shares.....	112,439.37
Loans on shares.....	449.61	Shares pledged on mortgage loans..	3,579.01
Accounts receivable	126.45	Due borrowers	2,809.45
Judgments and equities.....	104.60	Dividends declared but not dis-	
Real estate owned.....	97,191.99	bursed	4,040.93
Real estate sold on contract.....	61,691.85	Advances from FHLB system.....	40,000.00
Furniture and fixtures.....	1,461.17	<i>Ipsa Facto</i> cancellations, reserve...	2,451.68
Other assets	1,735.48	Accounts payable	176.25
		Other liabilities	4,860.96
		Permanent stock	3,500.00
		Contingent reserve	19,151.06
		Other reserves	908.98
		Undivided profits	7,718.77
Total assets	\$357,101.54	Total liabilities	\$357,101.54
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$4,088.72	Dividends paid and credited.....	\$8,000.99
Interest, fines and fees.....	14,607.73	Expenses, operating	8,112.27
Rents and real estate sales.....	7,746.62	Expenses and losses, real estate....	4,221.05
Other earnings	313.02	Transferred to reserves.....	693.47
		Balance undivided profits.....	5,728.31
Total	\$26,756.09	Total	\$26,756.09

Number of members, 311; number of borrowers, 154, 146 loan qualifying shares.

The Citizens Building and Loan Association, Cottonwood Falls, Kan.

Organized under the laws of Kansas April 13, 1895; charter expires April 13, 1945.
President, J. B. SMITH; secretary, W. ROY MUSHRUSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,795.44	Installment shares, investment....	\$18,471.26
R. E. first mortgages purchased...	3,307.20	Full-paid shares	32,400.00
First-mortgage loans	57,917.40	Prepaid shares	3,131.28
Loans on shares.....	2,890.00	Deposit shares	833.70
		Shares pledged on mortgage loans..	7,547.87
		-Contingent reserve	1,600.00
		Undivided profits	7,925.93
Total assets	\$71,910.04	Total liabilities	\$71,910.04
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$6,829.69	Dividends paid and credited.....	\$2,381.62
Interest, fines and fees.....	4,707.68	Expenses, operating	1,026.62
		Other expenses and losses.....	3.20
		Transferred to reserves.....	200.00
		Balance undivided profits.....	7,925.93
Total	\$11,537.37	Total	\$11,537.37

Number of members, 111; number of borrowers, 62.

The Morris County Savings and Loan Association, Council Grove, Kan.

Organized under the laws of Kansas October 16, 1919; charter expires October 16, 1969.
President, C. C. KERR; secretary, MORRIS S. DOWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$9,465.44	Installment shares, investment....	\$433.58
Federal Home Loan Bank stock...	3,500.00	Full-paid shares	24,512.00
First-mortgage loans	111,804.77	Prepaid shares	70.38
Taxes advanced for borrowers.....	340.12	Optional payment installment shares..	73,659.54
Insurance advanced for borrowers..	61.14	Shares pledged on mortgage loans..	4,521.86
Accounts receivable	22.63	Dividends declared, not disbursed..	366.69
Judgments and equities.....	2,021.03	Advances from FHLB system....	33,000.00
Real estate owned.....	3,023.78	<i>Ipsa Facto</i> cancellations.....	168.17
Real estate sold on contract.....	20,657.25	Accounts payable	349.71
Home office building.....	7,000.00	Other liabilities	1,132.89
Furniture and fixtures.....	864.00	Contingent reserve	10,000.00
		Other reserves	3,168.56
		Undivided profits	7,376.78
Total assets	\$158,760.16	Total liabilities	\$158,760.16
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$5,748.33	Dividends paid and credited.....	\$2,975.95
Interest, fines and fees.....	8,963.91	Expenses, operating	3,274.59
Rents and real-estate sales.....	504.00	Expenses and losses, real estate....	101.70
Other earnings	144.07	Other expenses and losses.....	1,334.69
		Transferred to reserves.....	296.60
		Balance undivided profits.....	7,376.78
Total	\$15,360.31	Total	\$15,360.31
Number of members, 549; number of borrowers, 122.			

The Dodge City Savings and Loan Association, Dodge City, Kan.

Organized under the laws of Kansas January 31, 1920; charter expires February 13, 1970.
President, R. W. HELLWARTH; secretary, H. A. HART.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,934.72	Installment shares, investment....	\$988.00
Federal Home Loan Bank stock....	4,400.00	Rural credit full-paid shares.....	232,100.00
First-mortgage loans	168,383.71	Shares pledged on mortgage loans..	20,751.46
Advanced for borrowers.....	1,229.20	Advances from FHLB system....	45,000.00
Accounts receivable	274.78	Other liabilities	446.95
Judgments and equities.....	1,727.54	Contingent reserve	20,055.64
Real estate owned.....	88,495.93	Other reserves	4,769.13
Real estate sold on contract.....	87,087.98	Undivided profits	30,776.44
Furniture and fixtures.....	1,853.76		
Total assets	\$354,887.62	Total liabilities	\$354,887.62
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$52,763.25	Dividends paid and credited.....	\$7,880.22
Interest, fines and fees.....	17,503.19	Expenses, operating	13,127.16
Rents and real-estate sales.....	11,564.78	Expenses and losses, real estate....	5,869.10
Other earnings	242.15	Other expenses and losses.....	1,420.45
		Transferred to reserves.....	23,000.00
		Balance undivided profits.....	30,776.44
Total	\$82,073.37	Total	\$82,073.37
Number of members, 201; number of borrowers, 115.			

The Ford County Building and Loan Association, Dodge City, Kan.

Organized under the laws of Kansas March 9, 1909; charter expires March 9, 1959.
President, D. P. YOUNG; secretary, C. E. SMITH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,128.86	Installment shares, investment.....	\$1,553.15
Federal Home Loan Bank stock...	2,900.00	Full-paid shares	434,600.00
First-mortgage loans	134,395.90	Rural-credit full-paid shares.....	28,700.00
Loans on shares.....	6,692.90	Other shares	3,317.43
Taxes advanced for borrowers.....	457.91	Shares pledged on mortgage loans..	19,886.12
Judgments and equities.....	557.88	Due borrowers	837.12
Real estate owned.....	375,256.67	Advances from FHLB system.....	20,000.00
Real estate sold on contract.....	96,377.17	Borrowed money	5,000.00
Other assets	18.00	Other liabilities	2,197.55
		Contingent reserve	26,788.07
		Other reserves	5,294.90
		Undivided profits	73,610.95
Total assets	\$621,785.29	Total liabilities	\$621,785.29
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$75,467.94	Dividends paid and credited.....	\$15,217.60
Interest, fines and fees.....	16,657.14	Expenses, operating	11,406.09
Rents and real-estate sales.....	28,980.90	Expenses and losses, real estate...	19,520.61
Other earnings	3,728.59	Other expenses and losses.....	24.00
Profit sale contracts.....	413.39	Transferred to reserves.....	5,468.71
		Balance undivided profits.....	73,610.95
Total	\$125,247.96	Total	\$125,247.96

Number of members, 316; number of borrowers, 93.

The Golden Belt Savings and Loan Association, Ellis, Kan.

Organized under the laws of Kansas January 26, 1920; charter expires January 26, 1970.
President, J. W. NICHOLSON; secretary, R. W. BARROWS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$11,877.76	Installment shares, investment.....	\$21,559.02
Federal Home Loan Bank stock...	6,000.00	Full-paid shares	268,485.00
First-mortgage loans	276,270.82	Prepaid shares	14,056.62
Loans on shares.....	900.00	Optional payment installment shares,	9,555.96
Taxes advanced for borrowers.....	3,689.23	Shares pledged on mortgage loans..	5,182.69
Accounts receivable	386.75	Due borrowers	1,101.00
Judgments and equities.....	8,806.71	Dividends declared, not disbursed..	225.00
Real estate owned.....	55,541.11	Advances from FHLB system.....	33,300.00
Real estate sold on contract.....	19,374.43	<i>Ipsa Facto</i> cancellations.....	18.92
Home office building.....	9,180.00	Accounts payable	16.00
Furniture and fixtures.....	1,473.69	Other liabilities	290.82
		Permanent stock	15,000.00
		Contingent reserve	20,000.00
		Other reserves	774.87
		Undivided profits	3,934.60
Total assets	\$393,500.50	Total liabilities	\$393,500.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$4,149.96	Dividends paid and credited.....	\$9,999.78
Interest, fines and fees.....	19,494.41	Expenses, operating	7,942.85
Rents and real-estate sales.....	4,476.70	Expenses and losses, real estate...	3,219.15
Other earnings	256.41	Other expenses and losses.....	100.00
		Transferred to reserves.....	3,181.10
		Balance undivided profits.....	3,934.60
Total	\$28,377.48	Total	\$28,377.48

Number of members, 459; number of borrowers, 180.

The Citizens Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March 30, 1880; charter expires March 30, 1980.
President, M. A. LIMBOCKER; secretary, C. S. LAWRENCE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,125.07	Rural-credit installment shares....	\$712,838.93
Bonds (U. S. Agencies).....	38,000.00	Rural-credit full-paid shares.....	6,151.86
First-mortgage loans	603,890.06	Due borrowers	2,500.00
Loans on shares.....	500.00	Profit, real estate sold on contract,	436.96
Taxes advanced for borrowers....	267.68	Borrower's tax reserve.....	182.50
Insurance advanced for borrowers..	20.11	Reserve for full-paid dividends....	878.81
Judgments and equities.....	3,298.32	Permanent stock	10,000.00
Real estate owned.....	115,585.59	Contingent reserve	2,000.00
Real estate sold on contract.....	9,119.28	Special reserve	15,550.00
		Undivided profits	39,267.05
		Reserve for taxes.....	1,000.00
Total assets	\$790,806.11	Total liabilities	\$790,806.11
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$37,749.47	Dividends paid and credited.....	\$21,110.09
Interest, fines and fees.....	32,444.04	Expenses, operating	9,538.96
Rents and real-estate sales.....	8,354.16	Expenses and losses, real estate...	3,531.53
Other earnings	219.46	Voluntary charge offs.....	7,388.08
Sale of investments, bonds.....	3,696.88	Transferred to reserves.....	1,628.30
		Balance undivided profits.....	39,267.05
Total	\$82,464.01	Total	\$82,464.01

Number of members, 1,095; number of borrowers, 235.

The Columbia Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas April 13, 1927; charter expires April 11, 1977.
President, H. W. GLASS; secretary, JOHN M. HILTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$15,311.59	Prepaid shares	\$182.71
Federal Home Loan Bank stock...	2,300.00	Rural-credit installment shares....	169,900.13
First-mortgage loans	267,993.27	Rural-credit full-paid shares.....	111,476.63
Loans on shares.....	2,872.77	Shares pledged on mortgage loans..	8,968.61
Taxes advanced for borrowers....	283.77	Due borrowers	8,805.30
Insurance advanced for borrowers..	18.00	Dividends accrued	160.00
Accounts receivable	127.24	Advances from FHLB system.....	10,000.00
Real estate owned.....	21,428.97	Permanent stock	8,750.00
Real estate sold on contract.....	4,579.05	Contingent reserve	2,318.91
Home office building.....	12,000.00	Other reserves	932.37
Furniture and fixtures.....	480.00	Undivided profits	5,900.00
Total assets	\$327,394.66	Total liabilities	\$327,394.66
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$5,893.01	Dividends paid and credited.....	\$11,747.84
Interest, fines and fees.....	17,059.68	Expenses, operating	5,335.93
Rents and real-estate sales.....	2,713.80	Expenses and losses, real estate...	1,143.83
Other earnings	132.08	Other expenses and losses.....	136.48
		Transferred to reserves.....	1,534.49
		Balance undivided profits.....	5,900.00
Total	\$25,798.57	Total	\$25,798.57

Number of members, 732; number of borrowers, 204.

The Emporia Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas April 8, 1919; charter expires April 4, 1969.
President, L. W. WAYMAN; secretary, MISS CATHARINE A. ELLENBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,788.66	Rural-credit installment shares....	\$279,795.90
Federal Home Loan Bank stock...	3,000.00	Borrowed money	10,000.00
First-mortgage loans	137,251.62	Permanent stock	10,000.00
Loans on shares.....	8,806.15	Contingent reserve	10,750.00
Judgments and equities.....	1,200.00	Undivided profits	110.13
Real estate owned.....	141,544.22		
Real estate sold on contract.....	16,065.38		
Total assets	\$310,656.03	Total liabilities	\$310,656.03
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$165.54	Dividends paid and credited.....	\$7,695.25
Interest, fines and fees.....	7,296.01	Expenses, operating	3,071.27
Rents and real-estate sales.....	7,933.99	Expenses and losses, real estate....	4,347.00
Other earnings	363.11	Other expenses and losses.....	35.00
		Transferred to reserves.....	500.00
		Balance undivided profits.....	110.13
Total	\$15,758.65	Total	\$15,758.65

Number of members, 307; number of borrowers, 45.

The Lyon County Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas June 22, 1928; charter expires June 22, 1978.
President, W. M. PRICE; secretary, W. G. PRICE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,566.49	Optional payment installment shares, \$123,894.54	
State and municipal bonds.....	18,050.00	Rural-credit installment shares....	64.23
Federal Home Loan Bank stock....	1,500.00	Other liabilities	37.50
R. E. first mortgages purchased....	6,000.00	Permanent stock	2,500.00
First-mortgage loans	84,595.37	Contingent reserve	1,383.78
Real estate owned.....	5,888.11	Undivided profits	2,534.10
Real estate sold on contract.....	814.18		
Total assets	\$130,414.15	Total liabilities	\$130,414.15
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$2,072.74	Dividends paid and credited.....	\$3,593.48
Interest, fines and fees.....	5,430.86	Expenses, operating	1,479.41
Rents and real estate sales.....	453.00	Expenses and losses, real estate....	205.71
Other earnings	15.00	Other expenses and losses.....	32.08
		Transferred to reserves.....	126.82
		Balance undivided profits.....	2,534.10
Total	\$7,971.60	Total	\$7,971.60

Number of members, 174; number of borrowers, 42.

The Mutual Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, H. L. KENDIG; secretary, MARSHALL RANDEL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$106,659.63	Optional installment shares.....	\$812,928.21
Federal Home Loan Bank stock...	6,300.00	Optional loan shares.....	369.49
Real-estate first mort. purchased..	87,992.45	FHA collections	52.70
First-mortgage loans	432,246.25	Permanent stock	37,687.50
Taxes advanced for borrowers.....	612.10	Contingent reserve	30,178.73
Accounts receivable, contract.....	6,386.45	Other reserves	30,465.78
Judgment and equities.....	2,452.12	Undivided profits	12,507.43
Real estate owned.....	150,105.37		
Real estate sold on contract.....	78,085.47		
Home office building.....	53,350.00		
Total assets	\$924,189.84	Total liabilities	\$924,189.84
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$12,507.43	Dividends paid and credited.....	\$24,537.31
Interest, fines and fees.....	34,013.43	Expenses, operating	24,913.07
Rents and real-estate sales.....	19,104.36	Transferred to reserves.....	5,124.25
Other earnings	13.17	Balance undivided profits.....	12,507.43
Transfer from trustees.....	1,443.67		
Total	\$67,082.06	Total	\$67,082.06

Number of members, 1,106; number of borrowers, 286.

The Erie Building and Loan Association, Erie, Kan.

Organized under the laws of Kansas March 5, 1884; charter expires March 5, 1959.
President, W. L. OLIVER; secretary, CLEO I. DALTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,594.42	Installment shares, investment.....	\$59,094.12
Federal Home Loan Bank stock...	900.00	Full-paid shares	28,187.51
Time certificates	1,307.53	Prepaid shares	17,169.05
First-mortgage loans	84,987.50	Optional payment installment shares,	2,534.73
Loans on shares	700.00	Pledged shares, contract.....	134.04
Taxes and insurance advanced.....	413.88	Shares pledged on mortgage loans..	1,987.92
Accounts receivable	22.07	Due borrowers	3,537.57
Judgments and equities.....	5,287.29	Christmas savings	66.50
Real estate owned.....	3,610.35	Other liabilities	264.91
Real estate sold on contract.....	12,819.04	Profit on real estate sold.....	184.57
Home office building.....	1,600.00	Contingent reserve	2,805.18
Furniture and fixtures.....	212.00	Other reserves	500.00
Other assets	308.22	Undivided profits	1,385.02
Taxes and insurance advanced.....	88.82		
Total assets	\$117,851.12	Total liabilities	\$117,851.12
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$1,285.20	Dividends paid and credited.....	\$2,902.16
Interest, fines and fees.....	5,896.13	Expenses, operating	2,872.63
Rents and real-estate sales.....	1,235.25	Expenses and losses, real estate....	499.93
Other earnings	205.10	Other expenses and losses.....	283.94
		Transferred to reserves.....	678.00
		Balance undivided profits.....	1,385.02
Total	\$8,621.68	Total	\$8,621.68

Number of members, 232; number of borrowers, 115.

The Liberty Savings and Loan Association, Fort Scott, Kan.

Organized under the laws of Kansas August, 1919; charter expires August, 1969.
President, WALTER GLUNZ; secretary, BRUCE J. MAGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,455.31	Full-paid shares	\$117,100.00
Federal Home Loan Bank stock...	1,000.00	Optional payment installment shares..	8,679.37
First-mortgage loans	88,500.72	Shares pledged on mortgage loans..	2,607.77
Real estate sold on contract.....	55,487.40	Due borrowers	364.65
Furniture and fixtures.....	1,966.50	Dividends accrued	289.19
		Advances by borrowers	927.02
		Accounts payable	2.71
		Reserve for federal insurance.....	856.62
		Contingent reserve	1,876.20
		Other reserves	12,122.47
		Undivided profits	6,583.93
Total assets	\$151,409.93	Total liabilities	\$151,409.93
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$5,691.92	Dividends paid and credited.....	\$3,922.79
Interest, fines and fees.....	8,773.56	Expenses, operating	3,667.55
Rents and real-estate sales.....	40.50	Expenses and losses, real estate....	80.74
Other earnings	390.11	Transferred to reserves.....	641.08
		Balance undivided profits.....	6,583.93
Total	\$14,896.09	Total	\$14,896.09

Number of members, 360; number of borrowers, 90.

The Marshall County Building and Loan Association, Frankfort, Kan.

Organized under the laws of Kansas March 21, 1921; charter expires March 21, 1946.
President, JOHN J. MCKEE; secretary, J. W. LOBLEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,292.48	Installment shares, investment....	\$2,527.75
First-mortgage loans	6,900.00	Full-paid shares	4,900.00
Real estate owned.....	6,125.79	Shares pledged on mortgage loans..	2,191.47
		Dividends declared, not disbursed..	94.98
		Contingent reserve	815.00
		Other reserves	705.46
		Undivided profits	3,083.61
Total assets	\$14,318.27	Total liabilities	\$14,318.27
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,043.20	Dividends paid and credited.....	\$194.95
Interest, fines and fees.....	603.20	Expenses, operating	142.00
Rents and real-estate sales.....	190.41	Expenses and losses, real estate....	368.25
		Other expenses and losses.....	18.00
		Transferred to reserves.....	30.00
		Balance undivided profits.....	3,083.61
Total	\$3,836.81	Total	\$3,836.81

Number of members, 26; number of borrowers, 11.

The Home Building and Loan Association, Fredonia, Kan.

Organized under the laws of Kansas November 4, 1904; charter expires November 4, 1954.
President, A. C. FLACK; secretary, JACK H. McDONALD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,963.69	Installment shares, investment.....	\$55,656.06
Bonds (U. S. Agencies).....	15,000.00	Full-paid shares	5,000.00
First-mortgage loans	56,769.77	Shares pledged on mortgage loans..	2,359.78
Taxes advanced for borrowers....	31.18	Due borrowers	.21
Insurance advanced for borrowers..	24.73	Contingent reserve	4,312.65
Real estate sold on contract.....	7,359.27	Other reserves	331.95
Other assets	1.59	Undivided profits	14,489.58
Total assets		Total liabilities	
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$14,624.05	Dividends paid and credited.....	\$3,266.40
Interest, fines and fees.....	4,993.38	Expenses, operating	1,191.46
Rents and real-estate sales.....	43.68	Expenses and losses, real estate....	154.94
Total		Other expenses and losses.....	558.73
		Balance undivided profits.....	14,489.58
		Total	

Number of members, 82; number of borrowers, 54.

The Garden City Building and Loan Association, Garden City, Kan.

Organized under the laws of Kansas October, 1907; charter expires October, 1957.
President, W. O. CARTER; secretary, C. A. FULTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,769.18	Installment shares, investment.....	\$80,231.62
Bonds (U. S. government agencies)	90,000.00	Full-paid shares	292,575.00
Federal Home Loan Bank stock....	3,000.00	Prepaid shares	97,949.54
First-mortgage loans	240,056.79	Optional payment installment shares,	56,224.24
Loans on shares.....	6,901.00	Shares pledged on mortgage loans..	22,699.18
Taxes advanced for borrowers....	6,278.78	Due borrowers	928.03
Insurance advanced for borrowers..	231.53	Dividends declared, not disbursed..	5,846.73
Judgments and equities.....	461.20	<i>Ipso facto</i> cancellations.....	355.00
Real estate owned.....	146,639.74	Other liabilities	30.50
Real estate sold on contract.....	96,630.54	Contingent reserve	35,006.60
Home office building.....	7,500.00	Other reserves	7,158.74
Furniture and fixtures.....	761.00	Undivided profits	22,299.56
Other assets	315.00	Taxes paid in adv. by borrowers..	1,448.30
Accounts receivable	208.28		
Total assets		Total liabilities	
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$24,577.46	Dividends paid and credited.....	\$21,467.10
Interest, fines and fees.....	24,024.96	Expenses, operating	11,142.59
Rents and real-estate sales.....	15,078.67	Expenses and losses, real estate....	9,067.66
Other earnings	295.82	Balance undivided profits.....	22,299.56
Total		Total	

Number of members, 623; number of borrowers, 250.

The Garnett Savings and Loan Association, Garnett, Kan.

Organized under the laws of Kansas, March 18, 1914; charter expires March 18, 1944.
President, CHAS. W. GARRISON; secretary, HELEN SCHUPP.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,189.41	Full-paid shares.....	\$52,419.08
Federal Home Loan Bank stock...	1,100.00	Prepaid shares (dues and earnings),	3,778.15
First-mortgage loans	47,780.75	Optional payment installment shares,	1,304.41
Loans on shares.....	50.00	Other shares (dues and earnings)...	391.92
Real estate owned.....	15,737.30	Shares pledged on mortgage loans..	2,354.73
Real estate sold on contract.....	2,932.33	Dividends declared, not disbursed..	758.02
Furniture and fixtures.....	35.00	Advances from FHLB system.....	9,577.44
		Other liabilities	253.92
		Contingent reserve	195.75
		Other reserves	2,672.84
		Undivided profits	1,118.53
Total assets	\$74,824.79	Total liabilities	\$74,824.79
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$1,082.64	Dividends paid and credited.....	\$1,609.87
Interest, fines and fees.....	3,653.35	Expenses, operating	1,898.34
Rents and real estate-sales.....	1,099.50	Expenses and losses, real estate...	713.76
Other earnings	11.00	Other expenses and losses.....	324.99
		Transferred to reserves.....	181.00
		Balance undivided profits.....	1,118.53
Total	\$5,846.49	Total	\$5,846.49

Number of members, 119; number of borrowers, 59.

The Girard Building and Loan Association, Girard, Kan.

Organized under the laws of Kansas April 4, 1884; charter expires April 4, 1984.
President, H. W. SHIDELER; secretary, GRANT WINGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,312.45	Installment shares, investment.....	\$9,106.34
Bonds (U. S. Gov. agencies).....	1,675.00	Full-paid shares	10,343.25
First-mortgage loans	18,174.74	Contingent reserve	1,086.00
Loans on shares.....	1,195.00	Undivided profits	7,452.18
Taxes advanced for borrowers.....	34.42		
Insurance advanced for borrowers..	29.81		
Real estate owned.....	850.00		
Real estate sold on contract.....	3,716.35		
Total assets	\$27,987.77	Total liabilities	\$27,987.77
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$8,470.27	Dividends paid and credited.....	\$736.38
Interest, fines and fees.....	2,295.96	Expenses, operating	1,265.18
		Other expenses and losses.....	1,312.49
		Balance undivided profits.....	7,452.18
Total	\$10,766.23	Total	\$10,766.23

Number of members, 53; number of borrowers, 32.

The Goodland Building and Loan Association, Goodland, Kan.

Organized under the laws of Kansas September 14, 1924; charter expires September 14, 1974.
President, DORIS SODEN; secretary, N. R. SODEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$17,642.67	Installment shares, investment....	\$16,226.07
Federal Home Loan Bank stock...	7,500.00	Full-paid shares	242,000.00
Other securities	36,225.00	Deposit shares	75,847.23
First-mortgage loans	359,323.10	Shares pledged on mortgage loans..	67,831.53
Loans on shares.....	5,031.94	Due borrowers	7,885.48
Insurance advanced for borrowers..	446.33	Advances from FHLB system.....	75,000.00
Judgments and equities.....	12,395.42	Other liabilities	6,060.35
Real estate owned.....	44,837.95	Permanent stock	18,750.00
Real estate sold on contract.....	23,281.48	Contingent reserve	1,780.29
Home office building.....	5,000.00	Other reserves	1,525.00
Furniture and fixtures.....	1,457.04	Undivided profits	234.98
Total assets	\$513,140.93	Total liabilities	\$513,140.93
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$4,769.55	Dividends paid and credited.....	\$22,580.70
Interest, fines and fees.....	33,977.73	Expenses, operating	14,294.09
Rents and real-estate sales.....	2,757.13	Expenses and losses, real estate....	2,066.64
		Other expenses and losses.....	628.00
		Transferred to reserves.....	1,700.00
		Balance undivided profits.....	234.98
Total	\$41,504.41	Total	\$41,504.41

Number of members, 1,132; number of borrowers, 280.

The Prudential Building and Loan Association, Great Bend, Kan.

Organized under the laws of Kansas May 9, 1909; charter expires May 9, 1959.
President, C. R. ALDRICH; secretary, M. V. FRYBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$43,867.02	Installment shares, investment....	\$132,317.28
Federal Home Loan Bank stock...	7,700.00	Full-paid shares	545,125.00
First-mortgage loans	627,695.15	Prepaid shares	66,375.95
Loans on shares.....	9,818.50	Optional payment installment shares,	9,865.82
Taxes advanced for borrowers.....	376.74	Rural-credit installment shares....	4,713.50
Insurance advanced for borrowers..	441.03	Shares pledged on mortgage loans..	51,754.60
Accounts receivable	25.40	Due borrowers	4,205.07
Judgments and equities.....	3,540.08	Dividends accrued	10,571.79
Real estate owned.....	112,592.30	Permanent stock	26,800.00
Real estate sold on contract.....	70,365.12	Contingent reserve	15,376.41
Home office building.....	15,000.00	Other reserves	21,415.92
Furniture and fixtures.....	600.00	Undivided profits	3,500.00
Total assets	\$892,021.34	Total liabilities	\$892,021.34
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$3,450.00	Dividends paid and credited.....	\$35,809.51
Interest, fines and fees.....	54,683.72	Expenses, operating	13,709.78
Rents and real-estate sales.....	9,185.66	Expenses and losses, real estate....	6,228.78
Other earnings	720.00	Other expenses and losses.....	331.56
		Transferred to reserves.....	8,459.75
		Balance undivided profits.....	3,500.00
Total	\$68,039.38	Total	\$68,039.38

Number of members, 1,200; number of borrowers, 548.

The Hays Building and Loan Association, Hays, Kan.

Organized under the laws of Kansas October 4, 1919; charter expires October 4, 1969.
President, E. C. FLOOD; secretary, CECIL CALVERT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,491.23	Installment shares, investment.....	\$23,946.41
Federal Home Loan Bank stock...	6,300.00	Full-paid shares	171,678.00
First-mortgage loans	203,801.18	Prepaid shares	23,584.66
Loans on shares.....	100.00	Optional payment installment shares..	25,445.98
Accounts receivable	439.70	Shares pledged on mortgage loans..	944.03
Judgments and equities.....	826.23	Due borrowers	11,386.68
Real estate owned.....	69,262.19	Advances from FHLB system.....	46,242.00
Real estate sold on contract.....	47,157.29	<i>Ipsa facto</i> cancellations.....	849.93
Home office building.....	19,000.00	Adv. pay; borrowers for tax & ins.,	926.86
Furniture and fixtures.....	1,200.00	Permanent stock	25,000.00
Auto account	100.00	Contingent reserve	8,351.13
Real estate options	17,667.56	Other reserves	21,159.16
		Undivided profits	13,530.54
Total assets	\$372,345.38	Total liabilities	\$372,345.38
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$13,598.54	Charged off	\$1,168.00
Interest, fines and fees.....	16,181.12	Dividends paid and credited.....	7,857.92
Rents and real-estate sales.....	9,517.64	Expenses, operating	8,146.66
Other earnings	168.69	Expenses and losses, real estate....	4,567.77
		Other expenses and losses.....	1,552.60
		Transferred to reserves.....	2,642.50
		Balance undivided profits.....	13,530.54
Total	\$39,465.99	Total	\$39,465.99

Number of members, 561; number of borrowers, 147.

The Hiawatha Savings and Loan Association, Hiawatha, Kan.

Organized under the laws of Kansas November 1, 1921; charter expires November 1, 1971.
President, FRANK N. MORRILL; secretary, HARRY P. PATTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,420.39	Installment shares, investment.....	\$1,123.10
Federal Home Loan Bank stock...	1,500.00	Full-paid shares	143,045.00
Shares in other associations.....	5,000.00	Optional payment installment shares..	8,148.89
First-mortgage loans	165,777.17	Shares pledged on mortgage loans..	1,547.63
Accounts receivable	9.50	Due borrowers	86.93
Judgments and equities.....	1,861.10	Dividends accrued	68.22
Real estate owned.....	3,474.09	Dividends declared, not disbursed..	2,416.37
Real estate sold on contract.....	2,229.96	Borrowed money	5,000.00
Furniture and fixtures.....	175.00	<i>Ipsa facto</i> cancellations.....	5.10
		Other liabilities	555.97
		Permanent stock	12,000.00
		Contingent reserve	6,800.00
		Other reserves	3,300.00
		Undivided profits	1,350.00
Total assets	\$185,447.21	Total liabilities	\$185,447.21
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$175.22	Dividends paid and credited.....	\$4,776.06
Interest, fines and fees.....	9,758.62	Expenses, operating	3,415.58
Rents and real-estate sales.....	745.00	Expenses and losses, real estate....	240.69
Other earnings	189.42	Other expenses and losses.....	60.93
		Transferred to reserves.....	1,025.00
		Balance undivided profits.....	1,350.00
Total	\$10,868.26	Total	\$10,868.26

Number of members, 139; number of borrowers, 147.

The Holton Building and Loan Association, Holton, Kan.

Organized under the laws of Kansas August 18, 1921; charter expires August 18, 1971.
President, HAROLD ROLLEY; secretary, W. H. SEIFERT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,334.57	Installment shares, investment.....	\$2,044.34
Federal Home Loan Bank stock....	3,200.00	Full-paid shares	103,516.96
First-mortgage loans	110,545.48	Prepaid shares	3,321.88
Loans on shares.....	1,718.63	Optional payment installment shares..	1,948.53
Accounts receivable	35.00	Shares pledged on mortgage loans..	8,015.98
Judgments and equities.....	1,241.72	Advances from FHLB system.....	36,000.00
Real estate owned.....	12,211.89	<i>Ipsa facto</i> cancellations.....	64.35
Real estate sold on contract.....	5,088.97	Accounts payable	9.00
Home office building.....	8,000.00	Other liabilities	113.66
Furniture and fixtures.....	640.00	Contingent reserve	5,744.03
Other assets	17,575.00	Other reserves	1,447.52
		Undivided profits	4,365.01
Total assets	\$166,591.26	Total liabilities	\$166,591.26
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,745.18	Dividends paid and credited.....	\$3,137.07
Interest, fines and fees.....	8,256.09	Expenses, operating	5,326.37
Rents and real-estate sales.....	1,307.50	Expenses and losses, real estate....	264.57
Other earnings	56.00	Transferred to reserves.....	271.75
		Balance undivided profits.....	4,365.01
Total	\$13,364.77	Total	\$13,364.77

Number of members, 320; number of borrowers, 121.

The Horton Building, Loan and Savings Association, Horton, Kan.

Organized under the laws of Kansas August 23, 1923; charter expires August 23, 1973.
President, M. L. ROUSEY; secretary, F. J. HENNEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,822.16	Installment shares, investment.....	\$506.04
Federal Home Loan Bank stock....	1,900.00	Rural-credit full-paid shares.....	31,764.29
Other securities	535.00	Accounts payable	123.05
First-mortgage loans	29,669.84	Federal insurance reserve.....	590.87
Judgments and equities.....	1,352.02	Contingent reserve	1,168.45
Real estate owned.....	965.84	Other reserves	221.38
Real estate sold on contract.....	1,579.36	Undivided profits	4,450.14
Total assets	\$38,824.22	Total liabilities	\$38,824.22
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$4,245.00	Dividends paid and credited.....	\$970.54
Interest, fines and fees.....	2,189.38	Expenses, operating	796.08
Rents and real-estate sales.....	184.00	Expenses and losses, real estate....	205.66
		Transferred to reserves.....	195.96
		Balance undivided profits.....	4,450.14
Total	\$6,618.38	Total	\$6,618.38

Number of members, 97; number of borrowers, 25.

The Hoxie Building and Loan Association, Hoxie, Kan.

Organized under the laws of Kansas January, 1924; charter expires January, 1954.
President, F. M. BURR; secretary, A. J. MOWRY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$204.02	Installment shares, investment.....	\$10,501.93
First-mortgage loans.....	13,157.78	Full-paid shares.....	2,670.00
Loans on shares.....	4,634.50	Deposit shares.....	363.12
Taxes advanced for borrowers....	18.72	Rural-credit full-paid shares.....	2,158.00
Insurance advanced for borrowers..	145.68	Shares pledged on mortgage loans..	1,557.53
Real estate owned.....	3,576.04	Dividends declared, not disbursed..	63.92
Real estate sold on contract.....	1,102.76	Permanent stock.....	1,450.00
Furniture and fixtures.....	60.00	Contingent reserve.....	835.00
		Other reserves.....	200.00
		Undivided profits.....	3,100.00
Total assets.....	\$22,899.50	Total liabilities.....	\$22,899.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,100.00	Dividends paid and credited.....	\$756.39
Interest, fines and fees.....	1,127.88	Expenses, operating.....	508.71
Rents and real-estate sales.....	226.00	Expenses and losses, real estate....	125.06
Other earnings.....	56.51	Other expenses and losses.....	15.37
		Transferred to reserves.....	4.86
		Balance undivided profits.....	3,100.00
Total.....	\$4,510.39	Total.....	\$4,510.39

Number of members, 53; number of borrowers, 19.

The Security Building and Loan Association, Iola, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, Dr. A. R. CHAMBERS; secretary, JULIA McCLURE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$22,510.04	Installment shares, investment....	\$1,586.78
Federal Home Loan Bank stock..	1,000.00	Full-paid shares.....	119,025.00
First-mortgage loans.....	104,683.63	Optional payment installment shares	6,641.29
Accounts receivable.....	581.96	Shares pledged on mortgage loans..	9,054.20
Judgments and equities.....	1,093.27	Due borrowers.....	284.47
Real estate owned.....	19,810.39	Dividends declared, not disbursed..	1,890.80
Real estate sold on contract.....	10,939.62	<i>Ipsa facto</i> cancellations.....	198.67
Furniture and fixtures.....	1.00	Accounts payable.....	359.70
Other assets.....	119.06	Permanent stock.....	9,000.00
		Contingent reserve.....	5,488.57
		Other reserves.....	3,423.95
		Undivided profits.....	3,785.54
Total assets.....	\$160,738.97	Total liabilities.....	\$160,738.97
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,767.37	Dividends paid and credited.....	\$4,535.60
Interest, fines and fees.....	8,062.52	Expenses, operating.....	3,745.97
Rents and real-estate sales.....	1,952.00	Expenses and losses, real-estate....	1,361.07
		Transferred to reserves.....	353.71
		Balance undivided profits.....	3,785.54
Total.....	\$13,781.89	Total.....	\$13,781.89

Number of members, 400; number of borrowers, 136.

The Citizens Building and Loan Association, Junction City, Kan.

Organized under the laws of Kansas December 8, 1908; charter expires December 8, 1958.
President, R. O. THOMEN; secretary, ROY LUKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,762.02	Installment shares, investment.....	\$123,206.00
Federal Home Loan Bank stock....	2,100.00	Full-paid shares	53,025.00
First-mortgage loans	285,113.39	Prepaid shares	105,459.63
Loans on shares.....	7,141.18	Shares pledged on mortgage loans..	60,038.00
Taxes advanced for borrowers.....	4,779.34	Due borrowers (incomplete loans)..	1,789.04
Insurance advanced for borrowers..	1,126.29	Dividends declared, not disbursed..	816.16
Accounts receivable	369.66	Taxes paid by borrowers.....	1,746.55
Real estate owned.....	14,692.91	Permanent stock	5,000.00
Real estate sold on contract.....	45,010.17	Contingent reserve	5,200.00
Furniture and fixtures.....	300.00	Other reserves	8,886.52
Other assets	278.10	Undivided profits	9,506.16
Total assets	\$374,673.06	Total liabilities	\$374,673.06
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$8,193.69	Dividends paid and credited.....	\$20,360.38
Interest, fines and fees.....	25,227.62	Expenses, operating	4,148.10
Rents and real-estate sales.....	2,414.13	Expenses and losses, real estate....	1,470.80
		Transferred to reserves.....	350.00
		Balance undivided profits.....	9,506.16
Total	\$35,835.44	Total	\$35,835.44

Number of members, 546; number of borrowers, 234.

The American Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 27, 1923; charter expires September 27, 1973.
President, G. E. LINQUIST; secretary, P. G. PETERSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$480.56	Installment shares, investment.....	\$8,192.49
Federal Home Loan Bank stock....	3,800.00	Full-paid shares	82,657.70
First-mortgage loans	87,431.17	Prepaid shares	8,934.36
Loans on shares.....	922.43	Shares pledged on mortgage loans..	5,952.76
Taxes advanced for borrowers.....	654.18	Dividends accrued (including reserve)	4,396.96
Insurance advanced for borrowers..	355.64	Dividends declared, not disbursed..	2,159.44
Accounts receivable	3,708.53	Advances from FHLB system.....	37,500.00
Real estate owned.....	44,065.11	Borrowed money	1,800.00
Real estate sold on contract.....	37,760.75	Accounts payable	66.87
Furniture and fixtures.....	925.00	Other liabilities	6,597.47
Other assets	1,965.09	Permanent stock	6,442.50
Total assets	\$182,068.46	Contingent reserve	6,100.00
		Other reserves (contracts).....	2,398.55
		Undivided profits	3,590.05
		Reserve for taxes.....	5,279.31
Total assets	\$182,068.46	Total liabilities	\$182,068.46
EARNINGS		DISTRIBUTION	
Undivided profits last report.....	\$2,282.95	Dividends paid and credited.....	\$1,586.06
Interest, fines and fees.....	8,741.34	Expenses, operating	7,175.32
Rents and real-estate sales.....	5,564.06	Expenses and losses, real estate....	2,244.72
		Other expenses and losses.....	1,759.45
		Transferred to reserves.....	232.75
		Balance undivided profits.....	3,590.05
Total	\$16,588.35	Total	\$16,588.35

Number of members, 273; number of borrowers, 88.

The Anchor Building, Savings and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 2, 1924; charter expires January 16, 1984.
President, CLARENCE T. RICE; secretary, E. A. BENSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$103,096.10	Installment shares, investment.....	\$2,923.14
Federal Home Loan Bank stock....	35,500.00	Full-paid shares	1,552,786.27
First-mortgage loans	1,581,312.86	Prepaid shares	11,058.71
Loans on shares.....	2,499.23	Optional payment installment shares,	246,555.51
Taxes advanced for borrowers.....	1,659.76	Shares pledged on mortgage loans..	2,916.81
Insurance advanced for borrowers..	513.85	Due borrowers (incomplete loans)..	19,366.92
Judgments and equities.....	12,320.85	Dividends accrued (incl. reserve)..	37,903.83
Real estate owned.....	279,067.97	Advances from FHLB system.....	425,000.00
Real estate sold on contract.....	417,351.85	<i>Ipsa facto</i> cancellations.....	744.25
Furniture and fixtures.....	11,378.84	Accounts payable	4,162.15
Other assets	7,385.58	Other liabilities	2,917.33
		Permanent stock	10,000.00
		Contingent reserve	21,000.00
		Other reserves	43,751.47
		Undivided profits	21,000.00
Total assets	\$2,402,086.39	Total liabilities	\$2,402,086.39
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$19,234.78	Dividends paid and credited.....	\$52,879.79
Interest, fines and fees.....	117,327.90	Expenses, operating	39,759.99
Rents and real-estate sales.....	36,044.90	Expenses and losses, real estate....	26,115.55
Other earnings	1,504.01	Other expenses and losses.....	17,536.80
		Transferred to reserves.....	16,819.46
		Balance undivided profits.....	21,000.00
Total	\$174,111.59	Total	\$174,111.59

Number of members, 2,575; number of borrowers, 933.

The Argentine Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September, 1906; charter expires September, 1956.
President, H. J. SMITH; secretary, FRANK S. POWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,654.20	Installment shares, investment....	\$22,666.98
Federal Home Loan Bank stock....	3,900.00	Full-paid shares	323,980.26
First-mortgage loans	229,982.28	Optional payment installment shares	673.56
Loans on shares.....	275.00	Shares pledged on mortgage loans..	7,557.54
Taxes advanced for borrowers.....	477.89	Due borrowers	520.13
Insurance advanced for borrowers..	93.55	Advances from FHLB system.....	39,650.00
Accounts receivable	133.09	Reserve for taxes.....	2,750.00
Judgments and equities.....	2,377.36	Advance payments by borrowers..	1,612.38
Real estate owned.....	134,480.52	Accounts payable	101.08
Real estate sold on contract.....	62,748.96	Un-earned profit on real-estate sold	8,279.32
Home office building.....	8,300.00	Federal insurance reserve.....	4,600.00
Furniture and fixtures.....	1,600.00	Contingent reserve	27,000.00
		Other reserves	3,455.04
		Undivided profits	5,176.56
Total assets	\$448,022.85	Total liabilities	\$448,022.85
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,734.79	Dividends paid and credited.....	\$10,549.34
Interest, fines and fees.....	20,598.54	Expenses, operating	8,476.98
Rents and real estate sales.....	12,834.96	Expenses and losses, real estate....	9,231.34
Other earnings	739.70	Other expenses and losses.....	1,273.77
		Transferred to reserves.....	3,200.00
		Balance undivided profits.....	5,176.56
Total	\$37,907.99	Total	\$37,907.99

Number of members, 464; number of borrowers, 209.

The Fidelity Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 15, 1901; charter expires October 15, 1951.
President, A. S. BENTON; secretary, W. J. SLOAN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$19,784.54	Installment shares, investment....	\$57,143.14
Bonds (U. S. Gov. Agencies).....	185,700.00	Full-paid shares	761,500.00
Shares in other associations.....	500.00	Prepaid shares	108,388.84
First-mortgage loans	539,725.75	Deposit shares	73,807.43
Loans on shares.....	7,134.55	Shares pledged on mortgage loans..	75,152.65
Taxes advanced for borrowers.....	9,556.47	Due borrowers	2,123.31
Insurance advanced for borrowers..	602.16	Dividends accrued (including reserve)	15,500.00
Accounts receivable	3,587.70	Borrowed money	55,500.00
Judgments and equities.....	6,479.36	Accounts payable	3,181.54
Real estate owned.....	90,516.08	Profit on real-estate contracts....	28,359.76
Real estate sold on contract.....	438,719.67	Contingent reserve	21,500.00
Furniture and fixtures.....	1.00	Reserves for real estate owned....	100,000.00
Partial withdrawals	12,124.35	Undivided profits	12,274.96
Total assets	\$1,314,413.63	Total liabilities	\$1,314,431.63
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$9,429.33	Dividends paid and credited.....	\$30,983.60
Interest, fines and fees.....	63,418.79	Expenses, operating	15,736.70
Real-estate sale profits.....	237.31	Expenses and losses, real estate....	13,090.17
Total	\$73,085.43	Transferred to reserves.....	1,000.00
		Balance undivided profits.....	12,274.96
Total	\$73,085.43	Total	\$73,085.43

Number of members, 1,477; number of borrowers, 426.

The Gibraltar Building, Loan and Savings Association, Kansas City, Kan.

Organized under the laws of Kansas August 20, 1895; charter expires August 20, 1945.
President, E. L. FISCHER; secretary, I. W. LARSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,213.90	Installment shares, investment....	\$5,557.60
Federal Home Loan Bank stock...	4,600.00	Full-paid shares	470,585.00
First-mortgage loans	324,940.77	Prepaid shares	1,684.26
Loans on shares.....	747.40	Optional payment installment shares	22,588.87
Taxes advanced for borrowers.....	1,007.31	Deposit shares	1,327.44
Insurance advanced for borrowers..	322.31	Shares pledged on mortgage loans..	28,717.01
Judgments and equities.....	550.68	Due borrowers (incomplete loans)..	2,338.57
Real estate owned.....	65,007.87	Advances from FHLB system.....	23,750.00
Real estate sold on contract.....	272,802.66	<i>Ipso facto</i> cancellations.....	48.76
Furniture and fixtures.....	400.00	Accounts payable	2,626.02
Total assets	\$683,592.90	Deferred profit on real estate....	38,904.77
		Other liabilities	11,380.95
		Contingent reserve	22,694.95
		Tax reserve	3,500.00
		Undivided profits	47,888.60
Total assets	\$683,592.90	Total liabilities	\$683,592.90
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$42,504.57	Dividends paid and credited.....	\$17,805.93
Interest, fines and fees.....	38,570.70	Expenses, operating	15,474.59
Rents and real-estate sales.....	15,374.29	Expenses and losses, real estate....	13,824.08
Total	\$96,449.56	Other expenses and losses.....	388.72
		Transferred to reserves.....	1,067.64
		Balance undivided profits.....	47,888.60
Total	\$96,449.56	Total	\$96,449.56

Number of members, 710; number of borrowers, 336.

The Inter-State Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas March 15, 1889; charter expires March 15, 1989.
President, W. T. MAUNDER; secretary, W. B. STOKES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$48,254.33	Installment shares, investment.....	\$8,598.74
First-mortgage loans	1,433,822.59	Full-paid shares	1,248,757.00
Loans on shares	2,373.32	Prepaid shares	54,118.37
Assigned loans from other ass'ns..	1,756.94	Optional payment installment shares,	333,359.66
Accounts receivable	4,380.20	Shares pledged on mortgage loans..	32,898.50
Judgments and equities.....	15,743.70	Due borrowers (incomplete loans)..	10,145.32
Real estate owned.....	143,042.25	Advances from FHLB system.....	400,000.00
Real estate sold on contract.....	556,904.53	Borrowed money	60,000.00
Home office building	28,000.00	<i>Ipsa facto</i> cancellations.....	49.00
Furniture and fixtures.....	3,211.50	Accounts payable	3,274.04
Other assets	42,195.37	Other liabilities	6,323.13
		Contingent reserve	31,000.00
		Other reserves	82,119.31
		Undivided profits	9,041.66
Total assets	\$2,279,684.73	Total liabilities	\$2,279,684.73

EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$7,600.37	Dividends paid and credited.....	\$57,191.06
Interest, fines and fees.....	117,715.23	Expenses, operating	31,462.67
Rents and real-estate sales.....	15,297.42	Expenses and losses, real estate....	19,726.30
Other earnings	2,125.50	Other expenses and losses.....	13,517.21
		Transferred to reserves.....	11,799.62
		Balance undivided profits.....	9,041.66
Total	\$142,738.52	Total	\$142,738.52

Number of members, 1,801; number of borrowers, 902.

The Kansas Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September, 1908; charter expires September, 1958.
President, C. G. BARBEN; secretary, JOHN D. SMITH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,076.75	Installment shares, investment.....	\$10,182.31
Federal Home Loan Bank stock....	5,000.00	Full-paid shares	336,666.17
First-mortgage loans	229,208.61	Deposit shares	1,694.79
Loans on shares	9,578.30	Shares pledged on mortgage loans..	7,557.35
Taxes advanced for borrowers.....	188.94	Due borrowers	75.44
Judgments and equities.....	1,024.28	Advances from FHLB system.....	57,060.00
Real estate owned.....	125,829.87	Loans assigned to other associations,	1,743.10
Real estate sold on contract.....	123,851.57	Unapplied mortgage credits.....	46,287.58
Furniture and fixtures.....	900.00	<i>Ipsa facto</i> cancellations.....	2,021.42
Other assets	228.03	Accounts payable	561.49
		Other liabilities	630.52
		Contingent reserve	750.00
		Other reserves	35,405.13
		Undivided profits	251.05
Total assets	\$500,886.35	Total liabilities	\$500,886.35

EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$250.00	Dividends paid and credited.....	\$6,903.44
Interest, fines and fees.....	20,702.06	Expenses, operating	11,035.13
Rents and real-estate sales.....	16,555.48	Expenses and losses, real estate....	19,190.32
Other earnings	5,415.14	Other expenses and losses.....	3,569.77
		Transferred to reserves.....	1,972.97
		Balance undivided profits.....	251.05
Total	\$42,922.68	Total	\$42,922.68

Number of members, 484; number of borrowers, 229.

The Progressive Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 21, 1921; charter expires October 21, 1971.
President, E. O. MORRIS; secretary, OTTO G. MAURER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,220.25	Full-paid shares	\$100,591.50
Federal Home Loan Bank stock....	1,500.00	Shares pledged on mortgage loans..	894.57
First-mortgage loans	29,010.59	Due borrowers	379.39
Loans on shares.....	3,087.74	Advances from FHLB system.....	3,600.00
Taxes advanced for borrowers.....	686.68	Other liabilities	1,033.50
Insurance advanced for borrowers..	56.76	Permanent stock	3,650.00
Accounts receivable	34.69	Contingent reserve	1,704.72
Real estate owned.....	35,140.39	Other reserves	8,227.00
Real estate sold on contract.....	50,462.16	Undivided profits	1,258.58
Furniture and fixtures.....	140.00		
Total assets	\$121,339.26	Total liabilities	\$121,339.26
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$1,103.35	Dividends paid and credited.....	\$3,332.60
Interest, fines and fees.....	4,591.18	Expenses, operating	2,313.21
Rents and real-estate sales.....	5,160.27	Expenses and losses, real estate....	3,662.15
Other earnings	731.78	Other expenses and losses.....	200.00
		Transferred to reserves.....	820.04
		Balance undivided profits.....	1,258.58
Total	\$11,586.58	Total	\$11,586.58

Number of members, 79; number of borrowers, 78.

The Kingman Building, Savings and Loan Association, Kingman, Kan.

Organized under the laws of Kansas June 3, 1909; charter expires June 3, 1959.
President, B. A. WELCH; secretary, M. E. CLOUD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,626.16	Installment shares, investment....	\$23,367.48
Federal Home Loan Bank stock....	1,500.00	Full-paid shares	12,500.00
First-mortgage loans	49,193.19	Shares pledged on mortgage loans..	4,196.97
Loans on shares.....	785.00	Dividends declared, not disbursed..	454.77
Taxes advanced for borrowers.....	270.88	Advances from FHLB system.....	6,700.00
Insurance advanced for borrowers..	177.37	Accounts payable	56.96
Real estate owned.....	2,517.66	Contingent reserve	2,063.00
Real estate sold on contract.....	559.05	Undivided profits	11,291.13
Furniture and fixtures.....	1.00		
Total assets	\$60,630.31	Total liabilities	\$60,630.31
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$10,323.25	Dividends paid and credited.....	\$1,747.96
Interest, fines and fees.....	3,965.44	Expenses, operating	1,538.14
Rents and real estate sales.....	533.53	Expenses and losses, real estate....	179.99
		Transferred to reserves.....	65.00
		Balance undivided profits.....	11,291.13
Total	\$14,822.22	Total	\$14,822.22

Number of members, 146; number of borrowers, 72.

The Kinsley Building and Loan Association, Kinsley, Kan.

Organized under the laws of Kansas April 23, 1921; charter expires May 1, 1951.
President, W. P. STOLTENBERG; secretary, HARRY L. SCHNATTERLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,065.85	Installment shares, investment....	\$20,204.56
Federal Home Loan Bank stock....	4,200.00	Full-paid shares	158,125.00
First-mortgage loans	183,801.95	Prepaid shares	7,468.69
Loans on shares.....	711.00	Optional payment installment shares	1,089.78
Taxes advanced for borrowers.....	2,306.27	Shares pledged on mortgage loans..	18,819.78
Insurance advanced for borrowers..	224.59	Due borrowers	136.86
Judgments and equities.....	2,624.62	Dividends accrued	1,500.00
Real estate owned.....	45,051.19	Dividends declared, not disbursed..	2,716.55
Real estate sold on contract.....	21,251.01	Advances from FHLB system.....	38,900.00
Home office building.....	6,291.88	Other liabilities	707.76
Furniture and fixtures.....	281.66	Contingent reserve	11,131.34
		Other reserves	4,633.20
		Undivided profits	5,376.50
Total assets	\$270,810.02	Total liabilities	\$270,810.02
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$5,570.30	Dividends paid and credited.....	\$7,457.73
Interest, fines and fees.....	12,953.21	Expenses, operating	6,045.61
Rents and real-estate sales.....	4,496.93	Expenses and losses, real estate..	3,470.93
Other earnings	41.24	Other expenses and losses.....	155.94
From dividends, reserve.....	1,200.00	Transferred to reserves.....	1,754.97
		Balance undivided profits.....	5,376.50
Total	\$24,261.68	Total	\$24,261.68
Number of members, 339; number of borrowers, 152.			

The Larned Building, Loan and Savings Association, Larned, Kan.

Organized under the laws of Kansas July 20, 1921; charter expires July 20, 1971.
President, A. A. DOERR; secretary, C. E. CLUTTER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,413.74	Installment shares, investment....	\$19,235.69
Federal Home Loan Bank stock....	3,100.00	Full-paid shares	139,900.00
Shares in other associations.....	100.00	Prepaid shares	7,876.50
First-mortgage loans	137,771.75	Deposit shares	2,925.43
Loans on shares.....	1,720.73	Shares pledged on mortgage loans..	19,034.98
Taxes advanced for borrowers.....	1,283.76	Due borrowers	92.86
Insurance advanced for borrowers..	143.46	Dividends declared, not disbursed..	2,971.48
Accounts receivable	490.00	Advances from FHLB system.....	13,995.00
Judgments and equities.....	5,226.57	<i>Ipsa facto</i> cancellations.....	100.25
Real estate owned.....	57,438.87	Other liabilities	873.91
Real estate sold on contract.....	14,694.57	Permanent stock	10,000.00
Furniture and fixtures.....	300.00	Contingent reserve	10,191.29
		Undivided profits	8,286.06
		Unearned profit on real estate....	200.00
Total assets	\$235,683.45	Total liabilities	\$235,683.45
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$8,274.97	Dividends paid and credited.....	\$7,750.11
Interest, fines and fees.....	12,259.44	Expenses, operating	3,837.67
Rents and real-estate sales.....	3,335.68	Expenses and losses, real estate..	1,583.21
Other earnings	31.00	Other expenses and losses.....	508.03
		Transferred to reserves.....	1,936.01
		Balance undivided profits.....	8,286.06
Total	\$23,901.09	Total	\$23,901.09
Number of members, 314; number of borrowers, 152.			

The Douglas County Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas April 27, 1915; charter expires April 27, 1965.
President, JOHN C. EMICK; secretary, PEARL EMICK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$19,017.85	Full-paid shares	\$350,840.00
Federal Home Loan Bank stock....	5,000.00	Optional payment installment shares,	129,768.85
Real-estate first mortgages.....	23,323.72	Reserve profit: RESOC	3,085.73
First-mortgage loans	380,683.12	Due borrowers	1,681.67
Loans on shares.....	180.00	Dividends, class "C".....	5,201.09
Taxes advanced for borrowers.....	42.50	Advances from FHLB system.....	10,000.00
Judgments and equities.....	2,311.37	Reserves for taxes, etc.....	2,771.70
Real estate owned.....	55,484.89	<i>Ipsa facto</i> cancellations.....	82.72
Real estate sold on contract.....	35,362.02	Accounts payable	2,831.33
Home office building.....	12,500.00	Other liabilities	451.50
		Permanent stock	10,000.00
		Contingent reserve	5,000.00
		Reserves for insurance.....	4,750.00
		Undivided profits	7,440.88
Total assets	\$533,905.47	Total liabilities	\$533,905.47
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$6,164.75	Real estate depreciation.....	\$314.70
Added during period.....	98.13	Dividends paid and credited.....	14,653.09
Interest, fines and fees.....	28,770.30	Expenses, operating	8,576.04
Rents and real-estate sales.....	5,415.88	Expenses and losses, real estate.....	5,716.68
Refund on RESOC exp.....	1,409.06	Other expenses and losses.....	1,752.81
Nonoperating income	55.07	Transferred to reserves.....	3,478.25
Court costs refunded.....	19.23	Balance undivided profits.....	7,440.88
Total	\$41,932.45	Total	\$41,932.45

Number of members, 543; number of borrowers, 298.

The Lawrence Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas December, 1908; charter expires December, 1958.
President, GEORGE O. FOSTER; secretary, L. E. EAY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,742.16	Full-paid shares	\$67,500.00
Federal Home Loan Bank stock..	6,700.00	Optional payment installment shares	227,833.70
Real estate first mortgages.....	3,115.00	Shares pledged on mortgage loans..	23,720.02
First-mortgage loans	238,730.39	Due borrowers	2,300.00
Loans on shares.....	605.15	Dividends declared, not disbursed..	1,318.19
Taxes advanced for borrowers.....	16.15	Insurance and tax for borrowers...	59.52
Judgments and equities.....	3,019.75	Reserves for FHA borrowers.....	337.54
Real estate owned.....	1,358.04	Deferred profit on real estate sold..	7,474.77
Real estate sold on contract.....	44,511.06	Other liabilities	7.66
Home office building.....	37,000.00	Reserve for share insurance.....	3,250.00
Furniture and fixtures.....	1.00	Contingent reserve	12,229.67
		Undivided profits	5,767.63
Total assets	\$351,798.70	Total liabilities	\$351,798.70
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$4,321.57	Dividends paid and credited.....	\$13,371.80
Interest, fines and fees.....	23,526.81	Expenses, operating	7,167.47
(Office building) rents.....	4,739.12	Expenses (office building).....	*4,441.59
Other earnings	103.81	Other expenses and losses.....	40.12
Deduct (undivided profits).....	2.70	Transferred to reserves.....	1,900.00
		Balance undivided profits.....	5,767.63
Total	\$32,688.61	Total	\$32,688.61

Number of members, 763; number of borrowers, 215.

* Includes depreciation, \$1,000.

The Citizens' Mutual Building and Loan Association, Leavenworth, Kan.

Organized under the laws of Kansas March 14, 1884; charter expires March 14, 1983.
President, T. T. REYBURN; secretary, GEORGE W. HOINS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$31,710.02	Installment shares, investment.....	\$152,400.91
Bonds (U. S. agencies).....	32,425.00	Full-paid shares	928,850.00
First-mortgage loans	1,556,040.20	Shares pledged on mortgage loans..	425,106.88
Loans on shares.....	4,200.00	Due borrowers	2,411.71
Taxes advanced for borrowers.....	2,608.68	Dividends accrued, full paid.....	18,160.19
Insurance advanced for borrowers..	788.20	Accounts payable	7,012.54
Accounts receivable	1,739.35	Other liabilities	41.40
Real estate owned.....	9,046.77	Contingent reserve	122,757.78
Real estate sold on contract.....	48,974.97	Undivided profits	40,791.78
Home office building.....	10,000.00		
Total assets	\$1,697,533.19	Total liabilities	\$1,697,533.19
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$39,219.08	Dividends paid and credited.....	\$77,329.27
Interest, fines and fees.....	114,133.31	Expenses, operating	23,888.17
Rents and real-estate sales.....	5,756.89	Other expenses and losses.....	17,872.01
Other earnings	1,726.69	Transferred to reserves.....	954.74
Total	\$160,835.97	Balance undivided profits.....	40,791.78
		Total	\$160,835.97

Number of members, 1904; number of borrowers, 1,020.

The Leavenworth Mutual Building, Loan and Savings Association, Leavenworth, Kan.

Organized under the laws of Kansas April 4, 1888; charter expires April 4, 1987.
President, A. W. BAUER; secretary, F. W. ORLOWSKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$10,120.36	Installment shares, investment.....	\$74,051.25
Federal Home Loan Bank stock..	6,200.00	Full-paid shares	782,450.00
First-mortgage loans	1,031,713.10	Shares pledged on mortgage loans..	256,328.47
Loans on shares.....	7,550.00	Due borrowers	2,052.39
Taxes advanced for borrowers.....	6,957.07	Dividends accrued	15,328.75
Insurance advanced for borrowers..	632.76	Advances from FHLB system.....	55,000.00
Accounts receivable	47.04	Other liabilities	8,534.58
Judgments and equities.....	7,830.18	Contingent reserve	48,542.77
Real estate owned.....	87,259.01	Other reserves	2,570.00
Real estate sold on contract.....	160,054.14	Undivided profits	74,666.32
Furniture and fixtures.....	997.16		
Other assets	163.71		
Total assets	\$1,319,524.53	Total liabilities	\$1,319,524.53
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$63,654.28	Dividends paid and credited.....	\$44,481.19
Interest, fines and fees.....	70,418.57	Expenses, operating	21,653.57
Rents and real-estate sales.....	7,866.23	Transferred to reserves.....	1,200.00
Other earnings	62.00	Balance undivided profits.....	74,666.32
Total	\$142,001.08	Total	\$142,001.08

Number of members, 1,400; number of borrowers, 785.

The Liberal Building and Loan Association, Liberal, Kan.

Organized under the laws of Kansas October 3, 1921; charter expires February 25, 1970.
President, C. M. LIGHT; secretary, DONNA BELLE SCHULTZ.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,588.60	Installment shares, investment....	\$2,229.26
Federal Home Loan Bank stock...	1,500.00	Full-paid shares	15,575.00
First-mortgage loans	20,276.00	Optional payment installment shares,	1,162.81
Taxes advanced for borrowers....	55.48	Rural-credit full-paid shares.....	3,550.00
Insurance advanced for borrowers..	9.90	Shares pledged on mortgage loans..	10,595.88
Accounts receivable	1.05	Other liabilities	78.45
Real estate owned.....	19,439.07	Permanent stock	9,000.00
Real estate sold on contract.....	1,043.60	Contingent reserve	3,301.92
Furniture and fixtures.....	33.88	Other reserves	623.18
		Undivided profits	831.08
Total assets	\$46,947.58	Total liabilities	\$46,947.58
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$831.08	Dividends paid and credited.....	\$232.11
Interest, fines and fees.....	921.08	Expenses, operating	463.75
Rents and real-estate sales.....	1,117.89	Expenses and losses, real estate....	694.73
		Other expenses and losses.....	107.74
		Transferred to reserves.....	540.64
		Balance undivided profits.....	831.08
Total	\$2,870.05	Total	\$2,870.05

Number of members, 21; number of borrowers, 20.

The Lyons Building and Loan Association, Lyons, Kan.

Organized under the laws of Kansas March 12, 1913; charter expires March 12, 1963.
President, L. C. NEEDHAM; secretary, A. G. HARTONFT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$10,974.44	Installment shares, investment....	\$17,514.05
Federal Home Loan Bank stock...	8,500.00	Pull-paid shares	375,850.00
Real-estate first mortgages.....	24,727.82	Prepaid shares	57,543.38
First-mortgage loans	399,463.14	Optional payment installment shares	15,434.91
Loans on shares.....	2,540.00	Shares pledged on mortgage loans..	13,873.15
Taxes advanced for borrowers.....	537.81	Due borrowers	1,327.10
Insurance advanced for borrowers..	184.09	Advances from FHLB system....	44,000.00
Accounts receivable	68.62	Borrowed money	8,000.00
Judgments and equities.....	1,454.42	Accounts payable	340.02
Real estate owned.....	48,501.00	Unearned profit on real estate....	7,951.08
Real estate sold on contract.....	94,074.58	Permanent stock	15,150.00
Furniture and fixtures.....	400.00	Contingent reserve	8,225.00
		Other reserves	18,618.33
		Undivided profits	7,598.90
Total assets	\$591,425.92	Total liabilities	\$591,425.92
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$5,717.10	Dividends paid and credited.....	\$14,665.18
Interest, fines and fees.....	29,470.51	Expenses, operating	10,252.61
Rents and real-estate sales.....	4,113.95	Expenses and losses, real estate....	2,133.82
Other earnings	910.15	Other expenses and losses.....	496.56
		Transferred to reserves.....	5,064.64
		Balance undivided profits.....	7,598.90
Total	\$40,211.71	Total	\$40,211.71

Number of members, 401; number of borrowers, 344.

The Pioneer Savings and Loan Association, McPherson, Kan.

Organized under the laws of Kansas September 10, 1919; charter expires September 10, 1969.
President, JAMES A. CASSLER; secretary, A. W. BREMYER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,128.18	Installment shares, investment....	\$66,515.33
Bonds, U. S. government agencies..	5,000.00	Full-paid shares	420,100.00
Federal Home Loan Bank stock.....	16,500.00	Prepaid shares	41,761.40
Shares in other associations.....	6,932.00	Optional payment installment shares,	133,884.38
First-mortgage loans	468,160.19	Due borrowers, incomplete loans...	32,943.95
Loans on shares.....	13,547.97	Dividends declared, not disbursed..	5,802.02
Receivers' certificate	1,506.24	Advances from FHLB system....	145,000.00
Certificate of claim.....	1,384.02	Borrowed money	10,000.00
Judgments and equities.....	5,550.81	FHA items	3,323.66
Real estate owned.....	166,871.98	Other liabilities	361.35
Real estate sold on contract.....	167,415.16	Permanent stock	5,000.00
Home office building.....	10,000.00	Contingent reserve	3,319.57
Furniture and fixtures.....	2,501.65	Other reserves, tax.....	254.97
Other assets	371.86	Undivided profits	2,000.00
		Special reserve	603.43
Total assets	\$870,870.06	Total liabilities	\$870,870.06
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$6,103.44	Dividends paid and credited.....	\$21,801.00
Interest, fines and fees.....	42,316.42	Expenses, operating	12,823.28
Rents and real-estate sales.....	10,069.06	Expenses and losses, real estate...	9,836.16
Other earnings	339.13	Other expenses and losses.....	6,660.97
		Transferred to reserves.....	5,706.64
Total	\$58,828.05	Balance undivided profits.....	2,000.00
		Total	\$58,828.05

Number of members, 1969; number of borrowers, 264.

The Home Building and Loan Association, Manhattan, Kan.

Organized under the laws of Kansas August 23, 1906; charter expires August 23, 1981.
President, RALPH R. PRICE; secretary, C. E. FLOERSCH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$43,724.82	Installment shares, investment....	\$301,211.85
Bonds (U. S. government agencies)	24,720.00	Full-paid shares	139,775.00
First-mortgage loans	411,756.55	Prepaid shares	153,780.47
Loans on shares.....	13,332.00	Shares pledged on mortgage loans..	664.43
Taxes advanced for borrowers.....	892.90	Due borrowers	8,663.00
Insurance advanced for borrowers..	59.55	<i>Ipso facto</i> cancellations.....	37.85
Judgments and equities.....	1,462.23	Other liabilities	9,832.75
Real estate owned.....	106,856.90	Contingent reserve	8,000.00
Real estate sold on contract.....	46,571.83	Other reserves	5,347.88
Furniture and fixtures.....	1.00	Undivided profits	22,064.60
Total assets	\$649,377.83	Total liabilities	\$649,377.83
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$17,135.95	Dividends paid and credited.....	\$27,755.14
Interest, fines and fees.....	33,001.78	Expenses, operating	3,781.73
Rents and real-estate sales.....	11,293.43	Expenses and losses, real estate...	4,842.27
Other earnings	118.11	Transferred to reserves.....	3,105.53
		Balance undivided profits.....	22,064.60
Total	\$61,549.27	Total	\$61,549.27

Number of members, 677; number of borrowers, 171.

The Union Building, Loan and Savings Association, Manhattan, Kan.

Organized under the laws of Kansas April 15, 1915; charter expires April 15, 1965.
President, HENRY OTTO; assistant secretary, ANNA ANDERSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$17,691.09	Installment shares, investment.....	\$64,438.21
Federal Home Loan Bank stock....	2,100.00	Full-paid shares	272,819.89
First-mortgage loans	267,196.41	Prepaid shares	94,863.25
Loans on shares.....	5,381.00	Shares pledged on mortgage loans..	931.65
Taxes advanced for borrowers.....	692.53	Due borrowers	4,279.41
Certificate of purchases.....	16,730.29	Borrowers' special	1,562.15
Real estate owned.....	156,661.61	Other liabilities	687.77
Real estate sold on contract.....	15,729.09	Reserve for dividends.....	20,361.68
Home office building.....	19,600.00	Contingent reserve	24,000.00
Furniture and fixtures.....	301.53	Reserves for depreciation.....	19,476.66
Other assets	1,777.26	Undivided profits	440.14
Total assets	\$503,860.81	Total liabilities	\$503,860.81
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$39.34	Dividends paid and credited.....	\$20,919.30
Interest, fines and fees.....	21,972.08	Expenses, operating	6,236.29
Rents and real-estate sales.....	13,029.71	Expenses and losses, real estate....	5,355.72
Other earnings	511.80	Other expenses and losses.....	144.18
Total	\$35,552.93	Transferred to reserves.....	2,427.30
		Balance undivided profits.....	440.14
Total	\$35,552.93	Total	\$35,552.93

Number of members, 412; number of borrowers, 150.

The Peoples Building and Loan Association, Marysville, Kan.

Organized under the laws of Kansas August 31, 1921; charter expires August 31, 1971.
President, R. L. HELVERING; secretary, DORIS W. ZELLERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,972.75	Full-paid shares	\$105,650.00
Bonds (U. S. government agencies)	2,500.00	Prepaid shares	500.00
Federal Home Loan Bank stock....	2,400.00	Optional payment installment shares,	696.09
First-mortgage loans	221,622.94	Rural-credit installment shares....	3,472.59
Taxes advanced for borrowers.....	392.19	Rural-credit full-paid shares.....	217,307.34
Advanced for borrowers.....	37.72	Shares pledged on mortgage loans..	10,197.26
Real estate owned.....	111,383.10	Dividends declared, not disbursed..	61.87
Real estate sold on contract.....	56,831.10	Taxes and insurance for borrowers,	1,434.04
Home office building.....	6,600.00	Permanent stock	50,000.00
Furniture and fixtures.....	1,050.00	Contingent reserve	2,544.48
Total assets	\$409,789.80	Other reserves	5,802.35
		Undivided profits	12,123.78
Total assets	\$409,789.80	Total liabilities	\$409,789.80
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$10,502.41	Dividends paid and credited.....	\$10,991.26
Interest, fines and fees.....	17,665.33	Expenses, operating	5,379.94
Rents and real-estate sales.....	8,294.92	Expenses and losses, real estate....	7,404.14
Total	\$36,462.66	Other expenses and losses.....	300.00
		Transferred to reserves.....	263.54
Total	\$36,462.66	Balance undivided profits.....	12,123.78
Total	\$36,462.66	Total	\$36,462.66

Number of members, 319; number of borrowers, 136.

The Barber County Building and Loan Association, Medicine Lodge, Kan.

Organized under the laws of Kansas November 17, 1919; charter expires November 17, 1969.
President, HARDIN GILBERT; secretary, E. E. LAKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$33,015.22	Installment shares, investment....	\$27,942.76
Federal Home Loan Bank stock...	6,100.00	Full-paid shares	274,950.00
Shares in other associations.....	1,000.00	Prepaid shares	19,901.21
First-mortgage loans	619,865.24	Optional payment installment shares	346,812.26
Loans on shares.....	3,468.00	Shares pledged on mortgage loans..	138,873.21
Taxes advanced for borrowers.....	5,693.50	Due borrowers	7,157.71
Insurance advanced for borrowers..	541.37	Other liabilities	15.90
Judgments and equities.....	13,426.98	Permanent stock	10,000.00
Real estate owned.....	110,664.47	Contingent reserve	10,000.00
Real estate sold on contract.....	53,821.86	Other reserves	2,597.16
Home office building.....	5,000.00	Undivided profits	15,000.00
Other assets	653.57		
Total assets	\$853,250.21	Total liabilities	\$853,250.21
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$14,420.07	Dividends paid and credited.....	\$44,186.89
Interest, fines and fees.....	58,106.42	Expenses, operating	14,550.09
Rents and real-estate sales.....	10,162.48	Expenses and losses, real estate....	5,843.14
		Other expenses and losses.....	1,932.95
		Transferred to reserves.....	1,175.90
		Balance undivided profits.....	15,000.00
Total	\$82,688.97	Total	\$82,688.97

Number of members, 1,982; number of borrowers, 519.

The Neodesha Building and Loan Association, Neodesha, Kan.

Organized under the laws of Kansas February, 1888; charter expires February, 1997.
President, W. S. PETTIT; secretary, LEROY BRADFELD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$829.41	Installment shares, investment.....	\$2,431.03
Federal Home Loan Bank stock...	1,400.00	Full-paid shares	81,080.00
First-mortgage loans	113,349.44	Optional payment installment shares,	1,427.94
Loans on shares.....	685.43	Deposit shares	4,540.66
Taxes advanced for borrowers.....	2,137.04	Due borrowers	310.08
Insurance advanced for borrowers..	255.54	Dividends declared, not disbursed..	1,178.11
Accounts receivable	19.48	Advances from FHLB system.....	14,400.00
Real estate owned.....	52.00	Accounts payable	862.04
Real estate sold on contract.....	1,285.55	Insurance and tax by borrowers....	1,269.74
Furniture and fixtures.....	300.00	Contingent reserve	7,577.63
Other assets	10.00	Federal insurance premium reserve..	269.07
		Undivided profits	4,977.59
Total assets	\$120,323.89	Total liabilities	\$120,323.89
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,851.30	Dividends paid and credited.....	\$2,516.76
Interest, fines and fees.....	7,087.04	Expenses, operating	3,469.53
Other earnings	126.20	Other expenses	207.61
"B" assets to "A".....	548.53	Other expenses and losses.....	60.50
Correction	.02	Transferred to reserves.....	851.10
		Balance undivided profits.....	4,977.59
Total	\$11,613.09	Total	\$11,613.09

Number of members, 95; number of borrowers, 129.

The Railroad Building, Loan and Savings Association, Newton, Kan.

Organized under the laws of Kansas May 1, 1896; charter expires May 1, 1976.
President, J. C. McNAGHTEN; secretary, EVERETT McCANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$287,724.43	Installment shares, investment....	\$473,272.02
Bonds, U. S. government HOLC..	163,975.00	Full-paid shares	3,997,300.00
Real-estate first mortgages.....	60,949.22	Prepaid shares	206,269.10
First-mortgage loans	3,760,809.25	Rural credit installment shares....	10,125.61
Loans on shares.....	68,738.68	Shares pledged on mortgage loans..	873,107.30
Taxes advanced for borrowers.....	71,600.53	Due borrowers	22,757.07
Insurance advanced for borrowers..	3,464.43	Reserve for dividends.....	5,000.00
Accounts receivable	1,166.37	<i>Ipso facto</i> cancellations.....	3,000.22
Judgments	33,568.07	Accounts payable	830.42
Real estate owned.....	827,081.37	Other liabilities	3,164.60
Real estate sold on contract.....	945,395.66	Taxes and insurance prepaid.....	4,245.64
Home office and McLain building..	91,000.00	Contingent reserve	203,056.65
Other assets	17,880.51	Reserve for depreciation.....	1,665.55
		Undivided profits	529,559.34
Total assets	\$6,333,353.52	Total liabilities	\$6,333,353.52
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$526,302.59	Dividends paid and credited.....	\$224,510.27
Interest, fines and fees.....	335,920.19	Expenses, operating	80,180.72
Rents and real-estate sales.....	64,351.65	Expenses and losses, real estate....	61,501.22
Other earnings	6,910.04	Other expense sand losses.....	232.92
		Transferred to reserves.....	37,500.00
Total	\$933,484.47	Balance undivided profits.....	529,559.34
		Total	\$933,484.47

Number of members, 7,910; number of borrowers, 2,569.

The Norton County Building and Loan Association, Norton, Kan.

Organized under the laws of Kansas May 20, 1922; charter expires May 20, 1972.
President, E. S. DAVIDSON; secretary, EVA L. KIDDER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,604.29	Installment shares, investment....	\$28,940.73
Federal Home Loan Bank stock....	1,500.00	Full-paid shares	77,920.00
Other securities	4,850.00	Prepaid shares	24,952.15
First-mortgage loans	150,190.93	Optional installment shares.....	128.85
Loans on shares.....	2,414.89	Deposit shares	14,600.72
Taxes advanced for borrowers.....	5,406.88	Rural-credit full-paid shares.....	11,500.00
Real estate owned.....	16,614.09	Shares pledged on mortgage loans..	7,174.30
Real estate sold on contract.....	3,408.96	Due borrowers	100.00
Furniture and fixtures.....	500.00	Advances from FHLB system.....	7,312.50
		Other liabilities	733.97
		Permanent stock	5,000.00
		Contingent reserve	4,625.00
		Net interest carried forward.....	6,228.84
		Undivided profits	3,272.89
Total assets	\$192,489.95	Total liabilities	\$192,489.95
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,272.89	Dividends paid and credited.....	\$8,039.72
Interest, fines and fees.....	13,892.57	Expenses, operating	4,420.17
Rents and real-estate sales.....	1,410.89	Expenses and losses, real estate....	960.56
		Other expenses and losses.....	191.80
		Transferred to reserves.....	1,691.21
Total	\$18,576.35	Balance undivided profits.....	3,272.89
		Total	\$18,576.35

Number of members, 351; number of borrowers, 119.

The Reserve Building and Loan Association, Oberlin, Kan.

Organized under the laws of Kansas June 9, 1922; charter expires June 9, 1972.
President, C. L. FRICKEY; secretary, R. F. LANDAU.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$659.68	Installment shares, investment.....	\$1,456.09
Federal Home Loan Bank stock....	1,500.00	Direct credit shares.....	1,486.85
First-mortgage loans.....	92,566.40	Prepaid shares.....	28,615.51
Judgments and equities.....	3,482.34	Optional installment shares.....	23,955.86
Real estate owned.....	70,084.26	Rural-credit full-paid shares.....	113,450.00
Real estate sold on contract.....	19,524.76	Shares pledged on mortgage loans..	1,552.83
Furniture and fixtures.....	500.00	Taxes paid in advance.....	1,814.87
		Specific reserves.....	5.26
		<i>Ipsa facto</i> cancellations.....	203.88
		Unearned profit on real estate....	1,234.61
		Real-estate reserve.....	144.48
		Permanent stock.....	10,000.00
		Contingent reserve.....	2,402.31
		Other reserves.....	631.01
		Undivided profits.....	1,363.88
Total assets.....	\$188,317.44	Total liabilities.....	\$188,317.44
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$1,217.55	Dividends paid and credited.....	\$5,067.55
Interest, fines and fees.....	6,546.20	Expenses, operating.....	1,852.47
Rents and real-estate sales.....	3,229.87	Expenses and losses, real estate....	2,115.03
Other earnings.....	155.60	Transferred to reserves.....	750.29
		Balance undivided profits.....	1,363.88
Total.....	\$11,149.22	Total.....	\$11,149.22

Number of members, 461; number of borrowers, 66.

The Osborne County Building and Loan Association, Osborne, Kan.

Organized under the laws of Kansas 1923; charter expires 1973.
President, J. E. HENSHALL; secretary, E. A. FORD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,207.46	Installment shares, investment.....	\$1,097.97
Federal Home Loan Bank stock....	1,500.00	Full-paid shares.....	43,735.00
First-mortgage loans.....	60,212.31	Optional installment shares.....	758.18
Judgments and equities.....	3,837.97	Deposit shares.....	5,393.57
Real estate owned.....	22,229.23	Rural-credit full-paid shares.....	3,000.00
Real estate sold on contract.....	702.45	HOLC subscription.....	22,000.00
Furniture and fixtures.....	49.50	Shares pledged on mortgage loans..	38.00
Other assets.....	42.83	Due borrowers.....	10.10
		Dividends declared, not disbursed..	1,094.12
		<i>Ipsa facto</i> cancellations.....	165.18
		Accounts payable.....	339.89
		Other liabilities.....	418.82
		Permanent stock.....	6,200.00
		Contingent reserve.....	5,110.00
		Federal insurance.....	500.14
		Undivided profits.....	2,920.78
Total assets.....	\$92,781.75	Total liabilities.....	\$92,781.75
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,003.96	Dividends paid and credited.....	\$2,418.01
Interest, fines and fees.....	3,677.17	Expenses, operating.....	2,296.06
Rents and real-estate sales.....	2,111.21	Expenses and losses, real estate....	1,280.06
Other earnings.....	122.07	Transferred to reserves.....	89.50
Adjustments.....	31.25	Balance undivided profits.....	2,920.78
Prem. FHA Deb.....	58.75		
Total.....	\$9,004.41	Total.....	\$9,004.41

Number of members, 156; number of borrowers, 52.

The Home Savings and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas May 19, 1919; charter expires May 19, 1969.
President, E. L. WARNER; secretary, S. W. HUMPHREYS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$117,084.44	Installment shares, investment.....	\$12,030.24
Federal Home Loan Bank stock....	16,400.00	Full-paid shares	706,600.00
Real estate mortgages purchased...	3,500.00	Prepaid shares	13,676.65
First-mortgage loans	1,704,055.86	Optional installment shares.....	1,001,388.76
Loans on sharers.....	2,488.62	Other shares	5,376.13
Taxes advanced for borrowers.....	3,429.64	Shares pledged on mortgage loans..	10,205.33
Insurance advanced for borrowers..	785.94	Due borrowers	37,978.49
Accounts receivable	494.91	Dividends declared, not disbursed..	10,617.18
Judgments and equities.....	4,259.13	Advances from FHLB system.....	194,057.14
Real estate owned.....	171,124.77	Other liabilities	10,671.68
Real estate sold on contract.....	63,941.72	Permanent stock	10,000.00
Furniture and fixtures.....	3,735.39	Contingent reserve	25,000.00
Other assets	394.65	Other reserves	34,093.47
		Undivided profits	20,069.60
Total assets	\$2,091,695.07	Total liabilities	\$2,091,695.07
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$20,000.00	Dividends paid and credited.....	\$51,271.02
Interest, fines and fees.....	101,999.02	Expenses, operating	27,849.22
Rents and real-estate sales.....	9,025.91	Expenses and losses, real estate....	9,313.28
Other earnings	226.28	Transferred to reserves.....	22,817.69
		Balance undivided profits.....	20,000.00
Total	\$131,251.21	Total	\$131,251.21

Number of members, 3,867; number of borrowers, 857.

The Ottawa Building and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas April 1, 1889; charter expires March 31, 1988.
President, FRED R. NUZMAN; secretary, DEAN BERLIN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$12,399.24	Installment shares, investment.....	\$30,139.62
First-mortgage loans	197,097.17	Full-paid shares	170,800.00
Loans on shares.....	2,610.46	Prepaid shares	409.56
Insurance advanced for borrowers..	45.00	Optional installment shares.....	4,522.41
Real estate owned.....	8,747.79	Due borrowers	315.49
Real estate sold on contract.....	3,617.56	Dividends declared, not disbursed..	2,587.48
Furniture and fixtures.....	361.88	Accounts payable	78.90
		Other liabilities	126.87
		Permanent stock	5,000.00
		Contingent reserve	452.33
		Other reserves	574.00
		Undivided profits	9,872.44
Total assets	\$224,879.10	Total liabilities	\$224,879.10
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$6,869.42	Dividends paid and credited.....	\$6,112.69
Interest, fines and fees.....	13,183.15	Expenses, operating	3,613.55
Rents and real-estate sales.....	1,194.28	Expenses and losses, real estate....	648.17
		Transferred to reserves.....	1,000.00
		Balance undivided profits.....	9,872.44
Total	\$21,246.85	Total	\$21,246.85

Number of members, 414; number of borrowers, 184.

The Overland Park Savings and Loan Association, Overland Park, Kan.

Organized under the laws of Kansas May 20, 1925; charter expires May 20, 1975.
President, ERNEST D. CROSS; secretary, H. C. PHILLIPS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,071.74	Full-paid shares	\$39,625.00
Federal Home Loan Bank stock...	600.00	Optional installment shares.....	1,362.30
First-mortgage loans	58,484.11	Rural-credit full-paid shares.....	11,000.00
Taxes advanced for borrowers.....	130.62	Shares pledged on mortgage loans..	4,667.51
Insurance advanced for borrowers..	65.88	Due borrowers	184.54
Real estate owned.....	635.79	Dividends declared, not disbursed..	1,493.77
Real estate sold on contract.....	7,081.89	Other liabilities	454.67
Furniture and fixtures.....	140.00	Permanent stock	5,000.00
		Contingent reserve	2,750.00
		Undivided profits	4,672.19
Total assets	\$71,209.98	Total liabilities	\$71,209.98
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$6,507.62	Dividends paid and credited.....	\$5,598.47
Interest, fines and fees.....	4,587.89	Expenses, operating	816.04
Rents and real-estate sales.....	60.00	Expenses and losses, real estate....	13.41
Other earnings	29.60	Transferred to reserves.....	85.00
		Balance undivided profits.....	4,672.19
Total	\$11,185.11	Total	\$11,185.11

Number of members, 97; number of borrowers, 48.

The Peoples Building and Loan Association, Parsons, Kan.

Organized under the laws of Kansas February 18, 1924; charter expires February 18, 1974.
President, L. E. GOODRICH; secretary-treasurer, E. L. HUCKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$42,811.59	Installment shares, investment....	\$6,291.41
MMIP debentures	10,000.00	Full-paid shares	871,954.33
Federal Home Loan Bank stock...	11,000.00	Prepaid shares	11,179.24
Shares in other associations.....	10,000.00	Optional installment shares.....	42,324.35
First-mortgage loans	890,615.52	Shares pledged on mortgage loans..	21,920.16
Loans on shares	2,107.00	Due borrowers (incomplete loans)..	13,877.66
Taxes and insurance advanced.....	3,365.14	Dividends declared, not disbursed..	12,728.36
FHA title I loans.....	4,012.61	Unapplied mortgage credits.....	941.34
Real estate owned.....	35,645.29	Taxes and interest paid by borrow'rs	14,287.42
Real estate sold on contract.....	22,313.70	Income collected in advance.....	343.64
Home office building.....	6,400.00	Accounts payable	754.25
Furniture and fixtures.....	900.00	Federal insurance reserve.....	5,412.00
Other assets	309.34	Permanent stock	4,800.00
		Contingent reserve	8,775.00
		Other reserves	2,479.24
		Undivided profits	21,411.79
Total assets	\$1,039,480.19	Total liabilities	\$1,039,480.19
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$15,408.56	Dividends paid and credited.....	\$26,422.68
Interest, fines and fees.....	47,656.88	Expenses, operating	11,576.21
Rents and real-estate sales.....	3,297.69	Expenses and losses, real estate....	4,250.08
Other earnings div. and interest...	436.34	Other expenses and losses.....	485.34
Other	345.25	Transferred to reserves.....	2,998.02
		Balance undivided profits.....	21,411.79
Total	\$67,144.72	Total	\$67,144.72

Number of members, 1,074, incl. borrowers; number of borrowers, 562.

The Linn County Savings and Rural Credit Association, Pleasanton, Kan.

Organized under the laws of Kansas June 27, 1921; charter expires July 5, 1971.
President, SAMUEL TUCKER; secretary, RUBY JOHNSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,436.03	Installment shares, investment.....	\$3,204.44
Federal Home Loan Bank stock....	600.00	Full-paid shares	63,295.00
First-mortgage loans	105,142.08	Prepaid shares	472.71
Loans on shares.....	355.00	Optional installment shares.....	4,173.38
Real estate sold on contract.....	4,063.38	Deposit shares	194.69
Home office building.....	3,700.00	Rural-credit full-paid shares.....	16,200.00
Furniture and fixtures.....	100.00	Shares pledged on mortgage loans..	8,134.60
Other assets	41.27	Due borrowers	6,253.63
		Dividends declared, not disbursed..	2,242.80
		Reserve for social security.....	2.84
		Permanent stock	10,000.00
		Contingent reserve	3,223.21
		Federal insurance reserve.....	950.79
		Undivided profits	4,089.67
Total assets	\$122,437.76	Total liabilities	\$122,437.76
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,874.15	Dividends paid and credited.....	\$4,596.46
Interest, fines and fees.....	7,477.92	Expenses, operating	2,774.77
Rents and real-estate sales.....	468.35	Transferred to reserves.....	390.42
Other earnings	30.40	Balance undivided profits.....	4,089.67
Total	\$11,851.32	Total	\$11,851.32

Number of members, 191; number of borrowers, 86.

The Wheat Belt Building and Loan Association, Pratt, Kan.

Organized under the laws of Kansas May 13, 1919; charter expires May 13, 1969.
President, FRANK A. MILNE; secretary, C. L. CRAMER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,233.43	Installment shares, investment.....	\$973.31
Federal Home Loan Bank stock....	1,600.00	Full-paid shares	175,376.16
First-mortgage loans	44,029.94	Prepaid shares	7,734.67
Loans on shares.....	60.00	Deposit shares	11,540.65
Taxes advanced for borrowers.....	466.20	Shares pledged on mortgage loans..	4,714.08
Insurance advanced for borrowers..	18.94	Dividends declared, not disbursed..	3,654.26
Real estate owned.....	126,843.10	Eserow account	1,301.34
Real estate sold on contract.....	48,373.66	Permanent stock	10,080.00
Home office building.....	10,000.00	Contingent reserve	472.67
Furniture and fixtures.....	1,000.00	Other reserves	15,990.03
		Undivided profits	5,088.67
		Reserve for div. of July 1, 1941...	2,700.00
Total assets	\$239,625.27	Total liabilities	\$239,625.27
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$4,146.26	Dividends paid and credited.....	\$6,000.00
Interest, fines and fees.....	6,336.58	Expenses, operating	4,810.33
Rents and real-estate sales.....	16,590.85	Expenses and losses, real estate....	9,949.88
Other earnings	225.19	Transferred to reserves.....	1,450.00
Total	\$27,298.88	Balance undivided profits.....	5,088.67
Total	\$27,298.88	Total	\$27,298.88

Number of members, 550; number of borrowers, 51.

The Russell County Building and Loan Association, Russell, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, J. W. BLAIR; secretary, RUTH BRUNEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,500.87	Installment shares, investment....	\$9,937.60
Federal Home Loan Bank stock..	6,600.00	Prepaid shares	2,145.28
First-mortgage loans	273,139.55	Optional installment shares.....	11,199.09
Loans on shares.....	525.00	Rural-credit full-paid shares.....	285,399.71
Taxes and insurance advanced....	3,186.46	Shares pledged on mortgage loans..	11,304.93
Accounts receivable	20.00	Due borrowers	1,000.98
Judgments and equities.....	13,342.93	Dividends accrued	6,963.21
Real estate owned.....	100,029.00	Dividends declared, not disbursed..	3,083.14
Real estate sold on contract.....	17,943.12	Advances from FHLB system.....	71,310.00
Home office building.....	28,250.00	Accounts payable	154.03
Furniture and fixtures.....	654.00	Permanent stock	12,800.06
Other assets	1,658.82	Contingent reserve	18,521.66
		Other reserves	8,424.63
		Undivided profits	9,605.43
Total assets	\$451,849.75	Total liabilities	\$451,849.75
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$5,816.66	Dividends paid and credited.....	\$12,200.00
Interest, fines and fees.....	23,094.70	Expenses, operating	7,883.99
Rents and real-estate sales.....	10,780.42	Expenses and losses, real estate...	5,849.52
Other earnings	48.01	Other expenses and losses.....	3,845.56
Transferred from reserve.....	2,202.21	Transferred to reserves.....	2,557.50
		Balance undivided profits.....	9,605.43
Total	\$41,942.00	Total	\$41,942.00
Number of members, 767; number of borrowers, 270.			

The Cheyenne County Building and Loan Association, St. Francis, Kan.

Organized under the laws of Kansas May 22, 1922; charter expires May 22, 1972.
President, ROBERT CRAM; secretary, G. E. WILLIAM.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,472.58	Installment shares, investment....	\$4,503.06
Federal Home Loan Bank stock..	1,500.00	Full-paid shares	32,300.00
Shares in other associations.....	6,050.00	Optional installment shares.....	14,291.84
First-mortgage loans	84,791.38	Rural-credit installment shares....	1,248.60
Loans on shares.....	500.00	Rural-credit full-paid shares.....	39,375.00
Taxes advanced for borrowers....	540.99	Shares pledged on mortgage loans..	7,989.92
Judgments and equities.....	750.34	Due borrowers	97.88
Real estate owned.....	13,049.41	Permanent stock	10,000.00
Real estate sold on contract.....	9,428.81	Contingent reserve	6,599.75
Furniture and fixtures.....	241.18	Other reserves	4,835.05
Certificates of deposit.....	6,000.00	Undivided profits	10,083.59
Total assets	\$131,324.69	Total liabilities	\$131,324.69
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$14,566.00	Dividends paid and credited.....	\$3,172.26
Interest, fines and fees.....	7,891.03	Expenses, operating	2,973.77
Rents and real-estate sales.....	701.81	Expenses and losses, real estate...	393.56
Other earnings	46.02	Other expenses and losses.....	25.00
		Transferred to reserves.....	6,557.28
		Balance undivided profits.....	10,083.59
Total	\$23,204.86	Total	\$23,204.86
Number of members, 282; number of borrowers, 104.			

The St. Paul Building and Loan Association, St. Paul, Kan.

Organized under the laws of Kansas January 21, 1926; charter expires January 21, 1976.
President, F. J. DAVIED; secretary, W. W. GRAVES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$121.66	Installment shares, investment....	\$2,082.01
First-mortgage loans	8,886.87	Full-paid shares	13,125.00
Loans on shares.....	163.00	Deposit shares	1,851.59
Taxes advanced for borrowers....	1,051.85	Due borrowers	50.00
Real estate owned.....	7,114.02	Other liabilities	160.00
Real estate sold on contract.....	1,465.46	Other reserves	845.98
Other assets	80.00	Undivided profits	768.28
Total assets	\$18,882.86	Total liabilities	\$18,882.86
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$636.87	Dividends paid and credited.....	\$684.02
Interest, fines and fees.....	1,086.75	Expenses, operating	248.49
Rents and real-estate sales.....	561.72	Expenses and losses, real estate....	569.51
		Other expenses and losses.....	.04
		Transferred to reserves	15.00
		Balance undivided profits.....	768.28
Total	\$2,285.34	Total	\$2,285.34

Number of members, 76; number of borrowers, 33.

The Sabetha Savings and Loan Association, Sabetha, Kan.

Organized under the laws of Kansas April 15, 1929; charter expires May 1, 1979.
President, J. GEORGE KERR; secretary, H. F. BREITWEISER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,470.06	Installment shares, investment....	\$1,452.53
Federal Home Loan Bank stock....	1,500.00	Prepaid shares	28,190.00
First-mortgage loans	44,645.33	Deposit shares	372.11
Loans on shares.....	235.00	Shares pledged on mortgage loans..	18,203.70
Insurance advanced for borrowers..	112.21	Contingent reserve	1,591.96
Real estate owned.....	1,431.14	Undivided profits	721.94
Furniture and fixtures.....	188.50		
Total assets	\$50,532.24	Total liabilities	\$50,532.24
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$347.94	Dividends paid and credited.....	\$1,949.75
Interest, fines and fees.....	3,464.59	Expenses, operating	1,140.84
		Balance undivided profits.....	721.94
Total	\$3,812.53	Total	\$3,812.53

Number of members, 94; number of borrowers, 42.

The Homestead Building and Loan Association, Salina, Kan.

Organized under the laws of Kansas November 4, 1889; charter expires November 3, 1989.
President, M. C. STEVENSON; secretary, A. W. DODGE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$37,585.05	Full-paid shares	\$144,587.46
Federal Home Loan Bank stock....	7,500.00	Optional installment shares.....	181,518.63
First-mortgage loans	350,745.61	Shares pledged on mortgage loans..	56.11
Loans on shares.....	200.60	Due borrowers	12,075.11
Judgments and equities.....	10,595.96	Dividends declared, not disbursed..	3,289.60
Real estate owned.....	10,977.12	Advances from FHLB system.....	43,750.00
Real estate sold on contract.....	37,567.19	Borrowed money	32,000.00
Furniture and fixtures.....	450.00	<i>Ipsa facto</i> cancellations.....	47.43
Other assets	283.50	Accounts payable	832.00
		Other liabilities	3,971.36
		Contingent reserve	14,950.00
		Other reserves	7,976.17
		Undivided profits	10,850.56
Total assets	\$455,904.43	Total liabilities	\$455,904.43
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$10,818.52	Dividends paid and credited.....	\$11,096.86
Interest, fines and fees.....	22,390.51	Expenses, operating	8,305.89
Rents and real-estate sales.....	1,543.65	Expenses and losses, real estate....	2,175.25
Other earnings	241.17	Other expenses and losses.....	83.41
		Transferred to reserves.....	2,481.88
		Balance undivided profits.....	10,850.56
Total	\$34,993.85	Total	\$34,993.85

Number of members, 775; number of borrowers, 179.

The Security Savings and Loan Association, Salina, Kan.

Organized under the laws of Kansas August 1898; charter expires January 14, 1949.
President, CHAS. L. SCHWARTZ; secretary, Wm. F. GROSSER, JR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,263.19	Full-paid shares	\$151,348.45
Federal Home Loan Bank stock....	6,400.00	Optional installment shares.....	107,202.34
Real-estate mortgages purchased..	18,734.47	Shares pledged on mortgage loans..	8,273.69
First-mortgage loans	315,569.38	Due borrowers	3,648.04
Loans on shares.....	185.00	Dividends accrued	2,684.58
Taxes advanced for borrowers.....	1,287.11	Advances from FHLB system.....	55,732.50
Insurance advanced for borrowers..	52.68	Borrowed money	10,000.00
Accounts receivable	47.46	Payments for taxes and insurance..	1,684.83
Real estate owned.....	2,296.39	Other liabilities	22.50
Real estate sold on contract.....	32,423.02	Contingent reserve	12,931.57
Furniture and fixtures.....	371.25	Other reserves	2,485.27
		Undivided profits	24,616.18
Total assets	\$380,629.95	Total liabilities	\$380,629.95
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$21,105.73	Dividends paid and credited.....	\$9,699.66
Interest, fines and fees.....	22,879.02	Expenses, operating	6,036.85
Other earnings	250.74	Expenses and losses, real estate....	381.94
Nonoperating income	655.47	Other expenses and losses.....	3,123.71
		Transferred to reserves.....	1,032.62
		Balance undivided profits.....	24,616.18
Total	\$44,890.96	Total	\$44,890.96

Number of members, 761; number of borrowers, 226.

The Nemaha Building and Loan Association, Seneca, Kan.

Organized under the laws of Kansas March 30, 1921; charter expires March 30, 1971.
President, EDWIN BUEHLER; secretary, ELLEN WELSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,598.03	Installment shares, investment.....	\$1,883.00
Federal Home Loan Bank stock....	1,500.00	Full-paid shares	46,925.00
First-mortgage loans	58,468.52	Rural-credit full-paid shares.....	14,250.00
Loans on shares.....	350.00	Shares pledged on mortgage loans..	16,510.91
Taxes advanced for borrowers.....	2,919.59	Due borrowers	100.00
Insurance advanced for borrowers..	63.65	Advances from FHLB system.....	4,500.00
Judgments and equities.....	765.50	<i>Ipso facto</i> cancellations.....	238.75
Real estate owned.....	28,099.77	Other liabilities	255.86
Real estate sold on contract.....	7,492.15	Permanent stock	10,000.90
Furniture and fixtures.....	376.75	Contingent reserve	1,850.00
Other assets	80.00	Other reserves	1,250.00
		Undivided profits	3,261.29
		Conditional profit on real estate...	689.15
Total assets	\$101,713.96	Total liabilities	\$101,713.15
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,225.16	Dividends paid and credited.....	\$1,931.88
Interest, fines and fees.....	4,105.19	Expenses, operating	2,157.57
Rents and real-estate sales.....	1,797.36	Expenses and losses, real estate...	1,343.63
Other earnings	18.90	Other expenses and losses.....	106.23
		Transferred to reserves.....	346.01
		Balance undivided profits.....	3,261.29
Total	\$9,146.61	Total	\$9,146.61

Number of members, 166; number of borrowers, 63.

The Peoples Savings and Rural Credit Association, Sterling, Kan.

Organized under the laws of Kansas March 17, 1921; charter expires March 17, 1951.
Vice-president, WM. B. SMISOR; secretary, R. E. WYATT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,271.44	Installment shares, investment.....	\$36,236.08
Federal Home Loan Bank stock....	6,000.00	Prepaid shares	428.61
First-mortgage loans	277,180.68	Rural-credit full-paid shares.....	217,896.00
Loans on shares.....	2,811.00	Other shares	7,649.09
Insurance advanced for borrowers..	37.78	Shares pledged on mortgage loans..	10,073.56
Real estate owned.....	32,077.40	Due borrowers	7,388.45
Real estate sold on contract.....	37,177.40	Advances from FHLB system.....	45,007.50
Home office building.....	10,450.00	Borrowed money	8,500.00
Furniture and fixtures.....	717.22	<i>Ipso facto</i> cancellations.....	24.80
Other assets	261.63	Accounts payable	403.06
		Other liabilities	725.71
		Permanent stock	19,200.00
		Contingent reserve	5,145.35
		Other reserves	11,295.94
		Undivided profits	2,010.40
Total assets.....	\$371,984.55	Total liabilities	\$371,984.55
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$2,010.40	Dividends paid and credited.....	\$11,256.79
Interest, fines and fees.....	21,001.64	Expenses, operating	7,904.48
Rents and real-estate sales.....	3,126.75	Expenses and losses, real estate...	2,510.52
Other earnings	136.15	Other expenses and losses.....	1,541.44
		Transferred to reserves.....	1,051.31
		Balance undivided profits.....	2,010.40
Total	\$26,274.94	Total	\$26,274.94

Number of members, 825; number of borrowers, 187.

The Tonganoxie Building and Loan Association, Tonganoxie, Kan.

Organized under the laws of Kansas, 1895; charter expires July 1, 1994.
President, L. E. HAZEN; secretary, WILLIAM HEYENEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,834.54	Installment shares, investment....	\$37,608.38
Federal Home Loan Bank stock....	1,500.00	Full-paid shares	112,400.00
Real estate mortgages purchased...	4,500.00	Shares pledged on mortgage loans..	20,729.35
Shares in other associations.....	3,000.00	Dividends declared, not disbursed..	3,763.29
First-mortgage loans	122,336.11	Other liabilities	236.01
Taxes advanced for borrowers.....	2,413.96	Contingent reserve	5,000.00
Insurance advanced for borrowers..	278.92	Other reserves	2,814.29
Judgments and equities.....	603.74	Undivided profits	6,007.30
Real estate owned.....	27,612.85		
Real estate sold on contract.....	16,578.50		
Home office building.....	4,700.00		
Furniture and fixtures.....	200.00		
Total assets	\$188,558.62	Total liabilities	\$188,558.62
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$5,972.06	Dividends paid and credited.....	\$7,122.25
Interest, fines and fees.....	10,187.53	Expenses, operating	3,535.05
Rents and real-estate sales.....	2,504.39	Expenses and losses, real estate....	1,514.44
Other earnings	155.39	Other expenses and losses.....	75.20
		Transferred to reserves.....	565.13
		Balance undivided profits.....	6,007.30
Total	\$18,819.37	Total	\$18,819.37

Number of members, 293; number of borrowers, 141.

The Postal Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas August 17, 1925; charter expires August 17, 1975.
President, J. L. HERSH; secretary, A. R. MULHOLLAND.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,732.53	Installment shares, investment....	\$52,571.19
First-mortgage loans	425,148.64	Full-paid shares	448,103.30
Loans on shares	385.00	Prepaid shares	25,548.09
Judgments and equities.....	4,405.65	Optional installment shares.....	10.00
Real estate owned.....	169,366.12	Shares pledged on mortgage loans..	65,636.39
Real estate sold on contract.....	42,097.73	Due borrowers	1,725.47
Furniture and fixtures.....	1,087.68	Dividends accrued	4,500.00
		Permanent stock	20,850.00
		Contingent reserve	5,863.62
		Other reserves	11,506.34
		Undivided profits	8,908.95
Total assets	\$645,223.35	Total liabilities	\$645,223.35
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$8,669.75	Dividends paid and credited.....	\$27,710.26
Interest, fines and fees.....	34,025.08	Expenses, operating	7,539.49
Rents and real-estate sales.....	6,281.83	Real estate depreciation.....	5,197.41
Other earnings	1,061.84	Transferred to reserves.....	682.39
		Balance undivided profits.....	8,908.95
Total	\$50,038.50	Total	\$50,038.50

Number of members, 855; number of borrowers, 293.

The State Savings and Loan Association, Topeka, Kan.

Organized under the laws of Kansas March 17, 1923; charter expires March 17, 1973.
President, H. G. WEST; secretary, W. E. WILSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,586.47	Full-paid shares	\$48,847.71
Federal Home Loan Bank stock...	1,200.00	Optional installment shares.....	77,341.42
First-mortgage loans	127,410.63	Due borrowers	437.34
Real estate owned.....	248.62	<i>Ipso facto</i> cancellations.....	1,297.24
Real estate sold on contract.....	5,852.31	Accounts payable	38.34
Furniture and fixtures.....	700.00	Permanent stock	3,200.00
		Contingent reserve	1,460.00
		Federal insurance reserve.....	2,152.86
		Undivided profits	4,501.29
		Unearned profit on real estate....	721.83
Total assets	\$139,998.03	Total liabilities	\$139,998.03
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$4,374.25	Dividends paid and credited.....	\$4,920.58
Interest, fines and fees.....	8,785.59	Expenses, operating	3,911.02
Rents and real-estate sales.....	669.12	Expenses and losses, real estate....	61.27
Other earnings	12.00	Transferred to reserves.....	452.80
Savings banks	6.00	Balance undivided profits.....	4,501.29
Total	\$13,846.96	Total	\$13,846.96

Number of members, 841; number of borrowers, 92.

The Topeka Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas February 23, 1923; charter expires February 23, 1973.
President, GEO. W. GREENWOOD; secretary, GEO. W. GREENWOOD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$53,697.52	Installment shares, investment.....	\$33,567.18
Federal Home Loan Bank stock...	23,400.00	Full-paid shares	707,605.00
Shares in other associations.....	100.00	Prepaid shares	13,390.55
First-mortgage loans	832,066.09	Optional installment shares.....	157,947.35
Loans on shares.....	1,866.73	Other shares (<i>ipso facto</i>).....	327.18
Accounts receivable	4.00	Shares pledged on mortgage loans..	5,740.20
Judgments and equities.....	8,255.30	Due borrowers	10,827.46
Real estate owned.....	15,871.86	Dividends declared, not disbursed..	2.99
Real estate sold on contract.....	156,390.52	Advances from FHLB system.....	118,750.00
Home office building.....	4,421.44	Other liabilities	4,942.79
Furniture and fixtures.....	3,171.79	Permanent stock	15,000.00
Other assets	648.73	Other reserves	16,742.95
		Undivided profits	15,056.31
Total assets	\$1,099,893.98	Total liabilities	\$1,099,893.98
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$12,517.69	Dividends paid and credited.....	\$26,610.83
Interest, fines and fees.....	59,468.53	Expenses, operating	23,476.06
Rents and real-estate sales.....	2,422.06	Expenses and losses, real estate....	4,908.97
Other earnings	1,439.46	Other expenses and losses.....	2,967.15
	7.60	Transferred to reserves.....	2,836.02
Total	\$75,855.34	Balance undivided profits.....	15,056.31
Total	\$75,855.34	Total	\$75,855.34

Number of members, 2,056; number of borrowers, 447.

The Walnut Building and Loan Association, Walnut, Kan.

Organized under the laws of Kansas, October, 1921; charter expires October, 1971.
President, J. A. MARTIN; secretary, W. S. PATE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$316.51	Installment shares, investment....	\$1,046.68
First-mortgage loans	1,900.00	Full-paid shares	1,600.00
Taxes advanced for borrowers.....	30.41	Shares pledged on mortgage loans..	607.82
Real estate owned.....	544.14	Other liabilities	13.33
Real estate sold on contract.....	1,739.70	Contingent reserve	400.00
Furniture and fixtures.....	1.00	Other reserves	28.51
Other assets	15.33	Undivided profits	850.75
Total assets	\$4,547.09	Total liabilities	\$4,547.09
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$850.75	Dividends paid and credited.....	\$102.44
Interest, fines and fees.....	226.43	Expenses, operating	77.30
Rents and real-estate sales.....	62.00	Expenses and losses, real estate....	21.76
		Other expenses and losses.....	23.25
		Transferred to reserves.....	63.68
		Balance undivided profits.....	850.75
Total	\$1,139.18	Total	\$1,139.18

Number of members, 8; number of borrowers, 4.

The Wamego Building, Savings and Loan Association, Wamego, Kan.

Organized under the laws of Kansas October 1, 1920; charter expires October 1, 1970.
President, THEODORE CHILDERS; secretary, A. M. BITTMANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,564.47	Installment shares, investment....	\$23,252.10
Real estate mortgages purchased...	6,500.00	Full-paid shares	5,600.00
First-mortgage loans	17,849.12	Other liabilities	429.27
Loans on shares.....	200.00	Contingent reserve	3,324.62
Accounts receivable	50.00	Undivided profits	3,369.99
Real estate owned.....	4,999.59		
Real estate sold on contract.....	4,732.80		
Furniture and fixtures.....	80.00		
Total assets	\$35,975.98	Total liabilities	\$35,975.98
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$2,760.44	Dividends paid and credited.....	\$1,383.10
Interest, fines and fees.....	2,570.32	Expenses, operating	692.80
Rents and real-estate sales.....	390.50	Expenses and losses, real estate....	175.37
		Other expenses and losses.....	100.00
		Balance undivided profits.....	3,369.99
Total	\$5,721.26	Total	\$5,721.26

Number of members, 60; number of borrowers, 33.

The Sumner County Building and Loan Association, Wellington, Kan.

Organized under the laws of Kansas March 4, 1901; charter expires March 4, 1951.
President, W. H. SCHULTE; secretary, F. M. ROGERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,524.48	Installment shares, investment....	\$14,282.09
Federal Home Loan Bank stock...	2,500.00	Full-paid shares	213,200.00
First-mortgage loans	247,606.90	Shares pledged on mortgage loans..	4,734.85
Loans on shares.....	590.00	Due borrowers	6,988.74
Taxes advanced for borrowers....	917.30	Accounts payable	164.91
Insurance advanced for borrowers..	158.97	Other liabilities	501.45
Judgments and equities.....	620.55	Permanent stock	4,000.00
Real estate owned.....	1,844.09	Contingent reserve	20,000.00
Real estate sold on contract.....	26,049.54	Other reserves	5,000.00
Other assets	147.57	Undivided profits	32,087.36
Total assets	\$300,959.40	Total liabilities	\$300,959.40
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$27,041.24	Dividends paid and credited.....	\$8,823.69
Interest, fines and fees.....	17,857.76	Expenses, operating	4,320.94
Rents and real-estate sales.....	247.41	Expenses and losses, real estate....	107.82
Other earnings	194.90	Other expenses and losses.....	1.50
		Balance undivided profits.....	32,087.36
Total	\$45,341.31	Total	\$45,341.31

Number of members, 342; number of borrowers, 227.

The Commercial Savings and Loan Association, Wichita, Kan.

Organized under the laws of Kansas, July 19, 1935; charter expires July 19, 1985.
President, WILLARD M. GLASCO; secretary, JAS. E. GLASCO.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,611.45	Installment shares, investment....	\$1,914.15
Federal Home Loan Bank stock...	1,000.00	Full-paid shares	32,688.00
Real estate first mortgages purchased	6,056.91	Optional installment shares.....	2,517.59
First-mortgage loans	46,208.16	Shares pledged on mortgage loans..	58.36
Loans on shares.....	350.00	Due borrowers	4,088.06
Furniture and fixtures.....	234.00	Dividends declared, not disbursed..	653.76
		Advances from FHLB system....	7,040.00
Total assets	\$55,460.52	Accounts held in trust.....	1,250.98
EARNINGS		Other liabilities	244.93
Undivided profits, last report.....	\$1,728.08	Contingent reserve	167.32
Interest, fines and fees.....	3,627.70	Other reserves	2,825.80
Other earnings	258.41	Undivided profits	2,011.57
Total	\$5,614.19	Total liabilities	\$55,460.52
DISTRIBUTION		DISTRIBUTION	
Dividends paid and credited.....	\$1,483.59	Dividends paid and credited.....	\$1,483.59
Expenses, operating	1,677.37	Expenses, operating	1,677.37
Other expenses and losses.....	277.27	Other expenses and losses.....	277.27
Transferred to reserves.....	164.39	Transferred to reserves.....	164.39
Balance undivided profits.....	2,011.57	Balance undivided profits.....	2,011.57
Total	\$5,614.19	Total	\$5,614.19

Number of members, 66; number of borrowers, 44.

The United Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas May 1, 1929; charter expires May 1, 1979.
President, MAX A. NOBLE; secretary, W. G. MATCHETTE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,558.50	Installment shares, investment.....	\$10,398.79
Federal Home Loan Bank stock..	1,200.00	Full-paid shares	91,025.00
First-mortgage loans	140,841.50	Prepaid shares	737.36
Loans on shares.....	40.00	Deposit shares	18,071.18
Real estate owned.....	618.87	Shares pledged on mortgage loans..	1,969.20
		Permanent stock	15,000.00
		Contingent reserve	2,000.00
		Other reserves	1,354.70
		Undivided profits	9,702.64
Total assets	\$150,258.87	Total liabilities	\$150,258.87
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$3,668.99	Dividends paid and credited.....	\$5,462.66
Interest, fines and fees.....	14,661.33	Expenses, operating	14,626.09
Other earnings	11,761.07	Transferred to reserves.....	300.00
		Balance undivided profits.....	9,702.64
Total	\$30,091.39	Total	\$30,091.39

Number of members, 310; number of borrowers, 88.

The Wichita Perpetual Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas March 4, 1893; charter expires March 4, 1943.
President, FRED D. ALEY; secretary-treasurer, LEWIS DANNAR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$170,536.43	Installment shares, investment.....	\$90,381.79
First-mortgage loans	813,126.54	Full-paid shares	705,485.00
Loans on shares.....	4,400.00	Shares pledged on mortgage loans..	54,231.42
Taxes advanced for borrowers.....	380.14	Due borrowers	19,955.03
Judgments and equities.....	19,459.19	Dividends accrued	12,199.68
Real estate owned.....	14,518.06	<i>Ipsa facto</i> cancellations.....	82.00
Real estate sold on contract.....	218,079.84	Contingent reserve	160,000.00
Home office building.....	30,000.00	Other reserves	116,642.71
		Undivided profits	111,522.57
Total assets	\$1,270,500.20	Total liabilities	\$1,270,500.20
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$104,697.32	Dividends paid and credited.....	\$26,379.54
Interest, fines and fees.....	62,542.40	Expenses, operating	30,209.33
Rents and real-estate sales.....	13,473.38	Expenses and losses, real estate....	2,748.46
Other earnings	287.99	Other expenses and losses.....	3.00
		Transferred to reserves.....	10,138.19
		Balance undivided profits.....	111,522.57
Total	\$181,001.09	Total	\$181,001.09

Number of members, 1,425; number of borrowers, 675.

The City Building and Loan Association, Winfield, Kan.

Organized under the laws of Kansas 1905; charter expires 1955.
President, C. T. RALLS; secretary, JAMES LORTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,568.72	Installment shares, investment.....	\$20,565.08
First-mortgage loans	41,638.85	Full-paid shares	66,950.00
Taxes advanced for borrowers.....	150.17	Dividends accrued	1,004.25
Real estate owned.....	37,755.20	Other liabilities	96.15
Real estate sold on contract.....	11,955.00	Contingent reserve	2,339.39
		Other reserves, taxes	635.00
		Undivided profits	5,478.07
Total assets.....	\$97,067.94	Total liabilities	\$97,067.94
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$5,369.25	Dividends paid and credited.....	\$2,888.06
Interest, fines and fees.....	3,683.20	Expenses, operating	2,006.05
Rents and real-estate sales.....	3,159.05	Transferred to reserves.....	2,085.00
Other earnings	245.68	Balance undivided profits.....	5,478.07
Total	\$12,457.18	Total	\$12,457.18

Number of members, 127; number of borrowers, 52.

The Winfield Building and Loan Association, Winfield, Kan.

Organized under the laws of Kansas February 6, 1925; charter expires February 18, 1975.
President, FORREST A. KELLY; secretary, H. L. BARBOUR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,324.05	Installment shares, investment.....	\$9,603.33
Federal Home Loan Bank stock....	8,400.00	Full-paid shares	191,025.00
First-mortgage loans	109,504.29	Prepaid shares	16,844.68
Loans on shares.....	1,324.50	Optional installment shares.....	5,672.92
Taxes advanced for borrowers.....	248.56	Shares pledged on mortgage loans..	14,222.87
Insurance advanced for borrowers..	10.17	Advances from FHLB system.....	27,000.00
Accounts receivable	28.96	Advance for taxes and insurance...	907.59
Judgments and equities.....	2,398.63	Contingent reserve	941.76
Real estate owned.....	85,280.07	Other reserves	2,824.09
Real estate sold on contract.....	56,717.76	Undivided profits	10,829.19
Home office building.....	21,784.44	Specific reserve	10,000.00
Furniture and fixtures.....	1,500.00		
Other assets	350.00		
Total assets	\$289,871.43	Total liabilities	\$289,871.43
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$7,605.23	Dividends paid and credited.....	\$1,238.48
Interest, fines and fees.....	12,922.39	Expenses, operating	5,646.69
Rents and real-estate sales.....	8,044.18	Expenses and losses, real estate....	7,375.56
Other earnings	256.47	Other expenses and losses.....	3,438.35
		Transferred to reserves.....	300.00
		Balance undivided profits.....	10,829.19
Total	\$28,828.27	Total	\$28,828.27

Number of members, 516, including borrowers; number of borrowers 81.

LIQUIDATING ASSOCIATIONS

The following nine associations, representing assets of \$429,846.92, are in the process of liquidation, the shareholders having voted in seven associations to liquidate under the management of the board of directors and the supervision of this department. Two associations of this group, by reason of insolvency, were placed in receivership prior to December 31, 1938.

Final liquidation will result when all real estate and other assets have been disposed of, which is being pressed as rapidly as possible.

The Baxter Building, Savings and Loan Association, Baxter Springs, Kan.

Organized under the laws of Kansas August 1, 1916; charter expires August 1, 1966.
President, P. D. HARTLEY; secretary, J. G. EDDY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,695.98	Installment shares, investment.....	\$6,388.73
First-mortgage loans	891.28	Full-paid shares	8,523.07
Real estate owned.....	12,979.03	Contingent reserve	194.83
Furniture and fixtures.....	177.15	Undivided profits	1,686.81
Total assets	\$16,743.44	Total liabilities	\$16,743.44
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$2,163.00	Expenses, operating	\$600.00
Interest, fines and fees.....	60.88	Other expenses and losses.....	317.07
Rents and real-estate sales.....	380.00	Balance undivided profits.....	1,686.81
Total	\$2,603.88	Total	\$2,603.88

Number of members, 33; number of borrowers, 2.

The Caney Savings and Loan Association, Caney, Kan.

Organized under the laws of Kansas July 12, 1922; charter expires July 12, 1972.
President, CHARLES I. GAUSE; secretary, LULU M. ROGERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,256.85	Installment shares, investment.....	\$45.54
First-mortgage loans	450.53	Full-paid shares	1,252.58
Real estate owned.....	4,769.69	Deposit shares	324.95
Furniture and fixtures.....	11.13	Permanent stock	4,400.00
Total assets	\$6,488.20	Contingent reserve	292.06
		Other reserves	17.27
		Undivided profits	155.80
Total assets	\$6,488.20	Total liabilities	\$6,488.20
EARNINGS		DISTRIBUTION	
Undivided profits, last report.....	\$108.64	Expenses, operating	\$443.22
Interest, fines and fees.....	76.40	Expenses and losses, real estate....	95.55
Rents and real-estate sales.....	552.75	Other expenses and losses.....	46.95
Other earnings	6.00	Transferred to reserves.....	2.27
Total	\$743.79	Balance undivided profits.....	155.80
Total	\$743.79	Total	\$743.79

Number of members, 38; number of borrowers, 4.

The Home Building and Loan Association, Cherryvale, Kan.

Organized under the laws of Kansas October 6, 1920; charter expires October 6, 1970.
President, T. J. HOFFMAN; secretary, D. H. WALLINGFORD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$153.35	Installment shares, investment....	\$2,372.32
First-mortgage loans	987.72	Full-paid shares	13,238.46
Insurance advanced for borrowers..	129.87	Prepaid shares	3,170.45
Accounts receivable	40.00	Deposit shares	261.47
Real estate owned.....	3,561.71	Rural-credit full-paid shares.....	10,487.09
Real estate sold on contract.....	3,797.75	Permanent stock	3,500.00
Furniture and fixtures.....	1.00	Undivided profits	632.63
Profit and loss.....	25,223.08	Delinquent interest	232.06
Total assets	\$33,894.48	Total liabilities	\$33,894.48
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$781.30	Expenses, operating	\$570.79
Interest, fines and fees.....	231.20	Expenses and losses, real estate....	399.43
Rents and real-estate sales.....	590.35	Balance undivided profits.....	632.63
Total	\$1,602.85	Total	\$1,602.85

Number of members, 117; number of borrowers, 5.

The Peoples Building, Savings and Loan Association, Frontenac, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, FRED DITTMANN; secretary, KATE KOTZMAN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$305.18	Installment shares, investment.....	\$18,622.00
First-mortgage loans	8,066.07		
Loans on shares.....	809.35		
Taxes advanced for borrowers....	445.16		
Real estate owned.....	1,092.58		
Real estate sold on contract.....	1,187.43		
Furniture and fixtures.....	25.00		
Other assets (net loss).....	6,691.23		
Total assets	\$18,622.00	Total liabilities	\$18,622.00
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$53.53	Expenses, operating	\$41.90
Rents and real-estate sales.....	1,385.29	Expenses and losses, real estate....	75.33
Other earnings	64.40	Other expenses and losses.....	12.00
Total	\$1,503.22	Transferred to reserves.....	1,373.99
Total	\$1,503.22	Total	\$1,503.22

Number of members, 40; number of borrowers, 21.

The Guaranty Savings and Loan Association, Independence, Kan.

Organized under the laws of Kansas January, 1924; charter expires January, 1974.
Liquidating agent, B. H. WOODMAN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks (overdraft)	\$69.52	Segregated certificates	\$28,446.47
Real estate owned.....	4,170.30		
Other assets (losses).....	24,345.69		
Total assets	\$28,446.47	Total liabilities	\$28,446.47
EARNINGS		DISTRIBUTION	
Loss, last report.....	\$23,690.11	Expenses, operating	\$377.85
Interest, fines and fees.....	13.90	Expenses and losses, real estate....	693.91
Rents and real-estate sales.....	404.04	Other expenses and losses.....	77.34
Other earnings (adjustment).....	75.58	Balance (loss)	24,345.69
Total	\$23,196.59	Total	\$23,196.59

The Iola Building and Loan Association, Iola, Kan.

Organized under the laws of Kansas March 17, 1885; charter expires June 3, 1960.
President, W. R. SMITH; secretary, G. E. PEES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$217.85	Installment shares, investment....	\$14,345.41
First-mortgage loans	2,184.00	Full-paid shares	13,838.44
Real estate owned.....	48,863.08	Participating certificates	29,741.74
Real estate sold on contract.....	55.00		
Furniture and fixtures.....	105.00		
Loss and gain.....	6,500.66		
Total assets	\$57,925.59	Total liabilities	\$57,925.59
EARNINGS		DISTRIBUTION	
Undivided profits (loss).....	\$4,585.80	Expenses, operating	\$731.05
Interest, fines and fees.....	2.04	Expenses and losses, real estate....	3,528.81
Rents and real-estate sales.....	2,342.96	Undivided profits (loss).....	6,500.66
Total	\$2,240.80	Total	\$2,240.80

**Receivership of
The Home Savings and Loan Association,
Paola, Kan.**

Organized under the laws of Kansas May 18, 1923; charter expires May 18, 1973.

W. G. SAIP, Receiver.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,104.81	Installment shares, investment.....	\$2,337.54
First-mortgage loans	19,542.68	Full-paid shares	75,222.85
Loans on shares.....	14,537.51	Prepaid shares	684.05
Judgments and equities.....	7,211.80	Optional installment shares.....	4,264.76
Real estate owned.....	65,086.17	Rural-credit installment shares....	56,086.86
Real estate sold on contract.....	18,328.40	Shares pledged on mortgage loans..	66.06
Furniture and fixtures.....	587.50	Undivided profits	9,763.25
Escrow, payment real estate sold..	500.00		
Total assets	\$129,898.87	Total liabilities	\$129,898.87
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$5,800.62	Expenses, operating	\$7,191.76
Interest, fines and fees.....	2,104.35	Expenses and losses, real estate....	3,007.60
Rents and real-estate sales.....	4,747.85	Other expenses and losses.....	12,216.71
		Balance undivided profits.....	9,763.25
Total	\$12,652.82	Total	\$12,652.82

Number of members, 525; number of borrowers, 50.

**Receivership of
The Safety Savings and Loan Association,
Salina, Kan.**

V. W. SCHROEDER, assistant receiver.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$66.17	Receiver's certificate issued.....	\$21,629.93
First-mortgage loans	4,331.54	Permanent stock	3,350.00
Real estate owned.....	24,426.57	Other reserves	26,326.33
Real estate sold on contract.....	5,190.07	Undivided profits (loss).....	7,386.61
Furniture and fixtures.....	540.00		
Other assets	9,365.30		
Total assets	\$43,919.65	Total liabilities	\$43,919.65
EARNINGS		DISTRIBUTION	
Undivided profits (loss).....	\$1,471.81	Expenses, operating	\$1,150.19
Interest, fines and fees.....	489.93	Expenses and losses, real estate....	6,332.13
Rents and real-estate sales.....	1,077.59	Undivided profits (loss).....	7,386.61
Total	\$95.71	Total	\$95.71

The American Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas May 1, 1901; charter expires May 1, 1951.
President, H. J. DUNN; secretary, O. K. WUERTZ.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1940

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,683.22	Installment shares, investment.....	\$6,333.00
Bonds (U. S. government agencies)	25,637.43	Full-paid shares	87,325.00
Taxes advanced for borrowers.....	526.46	Other liabilities	125.22
Insurance advanced for borrowers..	92.53	Other reserves	125.00
Real estate owned.....	9,340.00		
Real estate sold on contract.....	26,063.74		
Furniture and fixtures.....	26.00		
Loss on real estate owned.....	26,538.84		
Total assets	\$93,908.22	Total liabilities	\$93,908.22
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$3,158.68	Expenses, operating	\$3,518.20
Rents and real-estate sales.....	1,830.58	Expenses and losses, real estate....	28,142.49
Other earnings	26,671.43		
Total	\$31,660.69	Total	\$31,660.69

Number of members, 85; number of borrowers, 48.

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44th ANNUAL REPORT

KANSAS BUILDING AND LOAN ASSOCIATIONS

THE LIBRARY OF THE

JUL 2 1943

UNIVERSITY OF ILLINOIS

December 31, 1942

Published by

STATE BUILDING AND LOAN DEPARTMENT

TOPEKA



THE LIBRARY OF THE
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UNIVERSITY OF ILLINOIS
FORTY-FOURTH ANNUAL REPORT

OF THE

KANSAS BUILDING AND LOAN ASSOCIATIONS

TO THE GOVERNOR

AT THE CLOSE OF BUSINESS

DECEMBER 31, 1942

PUBLISHED BY THE
STATE BUILDING AND LOAN DEPARTMENT
W. G. SAIF, *Supervisor*

GERALD MOYER, *Deputy Examiner*
RUTH E. STARR, *Clerk*

PRINTED BY KANSAS STATE PRINTING PLANT
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TOPEKA, 1943
19-6874

LETTER OF TRANSMITTAL

TOPEKA, KAN., March 24, 1943.

Hon. Andrew Schoepfel, Governor of Kansas, Topeka, Kan.:

MY DEAR GOVERNOR: In compliance with the laws of Kansas, I have the honor to transmit the 44th annual report of building and loan associations of Kansas, operating under state charter, as of the close of business December 31, 1942.

There were 102 associations reporting as of the close of business December 31, 1941. Since that time, three associations with gross assets of \$99,369.92 have completed liquidation, thus leaving 99 associations reporting as of December 31, 1942. The total assets of the 102 associations reporting December 31, 1941 were: \$45,260,286.40

Less liquidated associations:

The American Building and Loan Association, Wichita, with assets of.....	\$69,672.95
The Guaranty Savings & Loan, Independence.....	26,238.92
The Walnut Building and Loan, Walnut.....	3,458.05
Total assets of liquidated associations.....	99,369.92

Gross assets as of 12-31-41 of the 99 associa- tions reporting 12-31-42, totaled.....	\$45,160,916.51
Gross assets as of 12-31-42 of these same 99 associations totaled	45,232,410.72

Thus showing an increase of gross assets of the 99 associations existing as of 12-31-42 of.....	\$71,494.21
HOLC investments repurchased by existing associations dur- ing the period.....	445,000.00
Retirement of Federal Home Loan Bank advances and bor- rowed money during the same period.....	560,219.93

Net increase of assets of the 99 existing associations for 12 months ending 12-31-42.....	\$1,076,714.14
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There are five small associations in voluntary liquidation included in the report, the assets of which have been slightly reduced during the period.

The Department has continually stressed the advisability of the elimina-
tion as fast as practical of real estate owned.

On December 31, 1938 all real estate owned and judg- ments accounts of all association of record on that date, totaled	\$10,340,345.57, or 18.6%
December 31, 1939, they were.....	7,306,724.30, or 15.6%
December 31, 1940, all real estate owned and judg- ments totaled	\$6,461,581.57, or 13.8%
December 31, 1941.....	5,024,594.31, or 11.1%
December 31, 1942.....	3,423,068.80, or 7.57%

of total assets, thus indicating that the real estate owned account, which is not a desirable asset for a building and loan association, shows a continual decrease for the past four years, which decrease is commendable.

Existing associations in Kansas under state supervision had as of December 31, 1942, mortgage loans in the amount of \$28,450,860.48 made to members for the purpose of building new homes or for the purchase or repairing of existing construction.

59,412 members now have invested in state supervised associations, \$38,990,607.78, which is an increase in private investments of \$3,087,958.78 for the period.

As will be noted, advances, borrowed money and HOLC investments show a very substantial decrease. We are very pleased to be able to inform Your Honor of this excellent showing made by state chartered building and loan associations during the past year, this being the second year for several years that the supervisor has been able to present his annual report showing a substantial improvement in the condition of building and loan associations of the state as a whole. We believe that this favorable condition will continue to exist in the future, providing we do not have too great interference from Washington, and although a few more liquidating associations will be eliminated, those associations having efficient management and which comply with the requirements of the department will continue to make satisfactory progress and thus warrant the confidence (so justly deserved) of the investing and borrowing public in the building and loan industry as a whole.

Yours truly,

W. G. SAIP, *Supervisor.*

Report of Building and Loan Associations

OFFICIAL REPORT OF CONDITION of all local building and loan associations located in the state of Kansas under state supervision, at the close of business December 31, 1942.

FINANCIAL STATEMENT

ASSETS

First-mortgage direct reduction loans.....	\$10,662,736.38
First-mortgage share account sinking fund loans.....	7,062,196.78
First-mortgage loans—rural credit.....	174,511.64
First-mortgage loans—straight.....	1,291,153.09
First-mortgage loans—purchased.....	56,042.16
Accrued interest receivable on first-mortgage loans.....	46,720.21
Advances for taxes, insurance, etc., on first-mortgage loans.....	98,713.90
Loans on shares of the association.....	134,148.59
Accrued interest receivable on share loans.....	391.93
Accrued interest receivable on assigned loans.....	58.19
Real estate sold on contract.....	5,970,349.75
Accrued interest receivable on real estate sold on contract.....	8,897.84
Advances for taxes, insurance, etc., on real estate sold on contract.....	6,855.38
Real estate owned.....	3,423,068.80
Real estate in judgment subject to redemption.....	149,657.49
Stock in the Federal Home Loan Bank.....	357,900.00
Bonds.....	1,939,860.58
Shares in other associations.....	92,000.00
F. H. A. loans (Title II).....	254,525.13
Accrued interest receivable on investments.....	452.79
Cash on hand and in banks.....	3,530,191.91
Office buildings.....	536,760.01
Furniture and fixtures.....	53,298.03
Deferred charges.....	15,446.83
Other assets.....	351,838.52
Accounts receivable.....	14,634.79
Total.....	\$45,232,410.72

CAPITAL AND LIABILITIES

Installment shares (dues and dividends).....	\$2,376,968.15
Optional shares.....	6,495,405.95
Prepaid shares (dues and dividends).....	1,324,242.81
Full-paid shares.....	23,963,058.94
Ipsa facto.....	268,468.60
Rural-credit installment shares.....	881,915.77
Rural-credit full-paid shares.....	367,817.09
Deposit shares.....	149,939.32
Mortgage pledged shares.....	2,511,481.09
Advances from Federal Home Loan Bank.....	1,040,986.31
Borrowed money.....	218,269.75
Mortgages on real estate owned and accrued interest.....	35,942.91
Dividends declared, unpaid and uncredited.....	143,486.59
Taxes accrued and unpaid.....	4,798.83
Accounts payable.....	31,983.35
Loans in process.....	260,100.89
Advance payments of taxes, insurance, etc.....	110,877.78
Unapplied mortgage credits.....	31,140.63
Other liabilities.....	52,921.16
Permanent stock.....	651,310.06
Unearned profit on real estate sold.....	312,092.05
F. H. A. and other collections.....	619.11
Reserve for uncollected interest.....	93,556.43
Legal or contingent reserve.....	1,058,472.32
Federal insurance reserve.....	199,243.64
Reserve for contingencies.....	509,978.40
Real estate reserve.....	248,751.82
Bonus on shares.....	535.26
Undivided profits.....	1,750,815.27
Reserve for estimated dividend requirements.....	136,330.44
Total.....	\$45,232,410.72

Building and Loan Associations

INCOME AND PROFIT

Undivided profits last report.....	\$1,710,450.07
Interest received:	
On mortgage loans.....	988,456.26
On share loans.....	8,787.21
On real estate sold on contract.....	149,769.51
From other sources.....	10,998.69
Premiums and commission on loans.....	563.46
Appraisal, legal and service fees.....	29,255.00
Other fines and fees.....	9,948.82
Net income from real estate owned.....	64,361.45
Gross income from office buildings.....	17,660.63
Dividends received on Federal Home Loan Bank Stock.....	1,732.37
Other dividends received.....	3,309.26
Dividends retained on withdrawals.....	834.64
Profit on sale of real estate.....	47,540.87
Profit on sale of investments.....	2,194.56
Other nonoperating income.....	5,157.69
Miscellaneous operating income.....	14,452.88
Total	\$3,065,473.37

EXPENSE AND DISTRIBUTION

Compensation to directors, officers, employees, etc.....	\$194,801.00
Collection expense (agents, etc.).....	20,273.69
Legal services.....	6,297.91
Expense accounts of directors, officers, etc.....	4,914.87
Rent, light, heat, etc.....	19,547.84
Repairs, taxes and maintenance of office buildings.....	20,075.93
Furniture, fixtures, etc. (including depreciation).....	5,027.08
Advertising.....	21,557.43
Stationery, printing and office supplies.....	7,008.16
Telegraph, telephone, postage and express.....	8,412.64
Insurance and bond premiums.....	6,234.80
Federal insurance premiums.....	9,557.86
Audits.....	848.49
Examination fees and filing fees.....	7,180.89
Organization dues.....	5,032.97
Other operating expense.....	33,471.47
Interest paid on advances from Federal Home Loan Bank.....	15,907.07
Interest paid on other borrowed money.....	4,685.11
Foreclosure costs, back taxes, etc., on real estate.....	3,069.04
Loss on sale of real estate.....	26,622.91
Loss on sale of investments.....	1,074.34
Other nonoperating charges.....	13,460.56
Distribution of net profits:	
For bonus on shares.....	1,713.34
To legal or contingent fund.....	82,632.16
To federal insurance reserve.....	20,511.06
To real estate reserve.....	17,802.62
To dividends.....	663,160.94
To other reserves.....	32,975.28
Other additions.....	50,839.16
Other deductions.....	184.08
Balance undivided profits.....	1,760,960.83
Total	\$3,065,473.37
Number of associations reporting.....	99
Number of members.....	59,412
Number of borrowers.....	20,763

NOTE.—The above statement of income and expense covers the last six-months period only.

TABLE SHOWING THE PRINCIPLE ITEMS OF RESOURCES AND LIABILITIES OF COORDINATE DATES DURING THE LAST SIX YEARS

	Dec. 31, 1937.	Dec. 31, 1938.	Dec. 31, 1939.	Dec. 31, 1940.	Dec. 31, 1941.	Dec. 31, 1942.
RESOURCES:						
Loans on real-estate security.....	\$36,308,117.77	\$32,997,693.63	\$27,792,787.29	\$28,000,650.02	\$29,100,893.86	\$28,016,086.25
Rural-credit loans.....	1,175,380.21	952,971.04	806,302.98	747,922.18	396,523.60	174,511.64
Loans on shares.....	2,679,662.52	422,495.56	341,063.94	267,449.73	222,147.28	134,148.59
First mortgages, bonds, etc.....	2,015,711.16	1,559,114.06	1,500,844.89	1,270,869.53	1,377,950.12	1,995,902.74
Real estate owned.....	15,276,960.86	10,340,345.57	7,306,724.30	6,461,581.57	5,024,594.31	3,423,068.80
Real estate contracts.....						5,970,349.75
All other reserves.....	9,453,071.48	7,472,500.96	5,523,276.89	5,839,564.55	6,719,863.66	1,988,151.04
Cash on hand.....	2,019,208.09	1,703,217.98	1,577,530.59	1,801,715.31	2,418,313.60	3,530,191.91
	\$66,928,112.09	\$55,448,338.80	\$44,902,530.88	\$44,389,752.89	\$45,260,286.43	\$45,232,410.72
LIABILITIES:						
Installment shares.....	\$16,463,038.93	\$13,238,089.34	\$10,464,891.21	\$10,177,354.24	\$8,057,931.62	\$4,888,449.24
Prepaid shares.....	2,680,731.49	1,804,389.80	1,410,560.17	1,267,550.05	1,664,168.25	1,324,242.81
Full-paid shares.....	33,231,365.02	27,153,312.17	22,143,072.55	22,274,437.79	23,580,843.03	23,963,058.94
Deposit shares.....	411,355.45	259,063.04	238,877.08	361,810.57	604,965.30	6,913,813.87
Rural-credit shares.....	3,891,633.81	3,141,856.44	2,777,020.74	2,516,612.89	1,382,739.79	1,249,732.86
Permanent stock.....	1,154,335.94	745,590.16	650,560.06	627,760.06	612,003.30	651,310.06
Contingent fund.....	2,151,587.68	1,775,523.15	1,295,724.19	1,393,258.72	1,907,348.33	509,978.40
All other liabilities.....	5,291,405.37	5,765,625.46	4,428,381.96	4,197,318.39	5,791,562.97	3,972,009.27
Undivided profits.....	1,652,658.40	1,564,889.24	1,493,442.92	1,573,650.18	1,658,723.84	1,759,815.27
	\$66,928,112.09	\$55,448,338.80	\$44,902,530.88	\$44,389,752.89	\$45,260,286.43	\$45,232,410.72
Number of associations reporting.....	129	120	111	105	102	99
Number of members.....	83,250	70,571	60,755	60,509	61,186	59,412

STATEMENTS

All associations listed by cities
Cities are arranged in alphabetical order

N. B.—Associations in liquidation are arranged alphabetically
in back of book

The Dickinson County Building and Loan Association, Abilene, Kan.

Organized under the laws of Kansas September, 1905; charter expires September, 1985.
W. G. SAIP, receiver; LOTTIE M. LILLEY, asst. receiver.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$21,145.94	Deposit shares	\$55.67
Other assets	43,218.40	Share accts., F. S. & L. I. Co..	44,213.27
		Permanent stock	18,000.00
		Other reserves	2,095.40
Total assets	\$64,364.34	Total liabilities	\$64,364.34
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$58.76	Expenses, operating	\$441.12
Rents and real-estate sales....	81.00	Expenses and losses, real estate,	94.72
Other earnings	396.08		
Total	\$535.84	Total	\$535.84

Number of members, none; number of borrowers, none.

The Anthony Building and Loan Association, Anthony, Kan.

Organized under the laws of Kansas September, 1905; charter expires September, 1985.
President, W. A. MILLER; secretary, ALICE C. ROBINSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$29,157.30	Installment shares, investment,	\$100,641.77
Bonds, U. S. agencies.....	25,000.00	Opt'l paym't installm't shares,	919.21
First-mortgage loans	57,135.80	D. C. shares	413.50
Loans on shares.....	1,750.00	Dividends declared, not disb'd,	1,898.21
Taxes advanced for borrowers..	85.03	<i>Ipsa facto</i> cancellations	168.47
Real estate owned	6,225.54	Taxes advanced by borrowers..	348.01
Furniture and fixtures.....	65.00	Contingent reserve	9,653.49
Other assets	138.54	Other reserves	96.00
		Undivided profits	5,423.55
Total assets	\$119,557.21	Total liabilities	\$119,557.21
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,809.95	Dividends paid and credited...	\$3,770.54
Interest, fines and fees.....	5,077.08	Expenses, operating	1,634.09
		Transferred to reserves	58.85
		Balance undivided profits.....	5,423.55
Total	\$10,887.03	Total	\$10,887.03

Number of members, 148; number of borrowers, 53.

The Arkansas City Savings, Building and Loan Association, Arkansas City, Kan.

Organized under the laws of Kansas December 13, 1904; charter expires December 13, 1954.
President, W. D. MACALLISTER; secretary, WADE WILLCOXEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$12,736.79	Installment shares, investment,	\$96,355.90
First-mortgage loans	11,846.76	Shares pledged on mtg. loans..	469.98
Taxes advanced for borrowers..	46.64	Due borrowers	11.75
Real estate owned.....	60,995.35	Advances from RFC.....	33,369.75
Real estate sold on contract...	18,104.67	Federal insurance contributions,	7.20
Others assets	1,469.65	Accounts payable	1.50
		Other liabilities	674.38
		Taxes, ins. adv. by borrowers..	70.67
		Unearned profit on R. E. sold,	103.74
		Undivided profits	25,865.01
Total assets	\$105,199.86	Total liabilities	\$105,199.86
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,250.70	Expenses, operating	\$1,963.51
Interest, fines and fees.....	1,738.28	Expenses and losses, real estate,	21,589.41
Rents and real-estate sales....	4,450.02	Other expenses and losses.....	3,454.62
Other earnings	204.93	Balance undivided profits.....	25,865.01
Total	\$1,142.53	Total	\$1,142.53

Number of members, 172; number of borrowers, 4.

The Home Building and Loan Association, Arkansas City, Kan.

Organized under the laws of Kansas March 6, 1917; charter expires March 6, 1967.
President, DR. L. E. BRENZ; secretary, CHAS. W. EARLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,396.44	Full-paid shares	\$43,950.00
First-mortgage loans	6,097.47	Shares pledged on mtg. loans..	935.19
Taxes advanced for borrowers,	46.41	Dividends declared, not disb'd,	507.75
Insurance adv. for borrowers..	10.87	<i>Ipsa facto</i> cancellations	2,145.33
Real estate owned	54,399.91	Other liabilities	4.86
Real estate sold on contract...	7,815.96	Permanent stock	11,300.00
Home office building	10,000.00	Contingent reserve	8,595.55
Furniture and fixtures	1.00	Other reserves	757.86
Other assets	111.17	Undivided profits	11,682.69
Total assets	\$79,879.23	Total liabilities	\$79,879.23
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$11,878.66	Dividends paid and credited..	\$869.56
Interest, fines and fees.....	1,046.15	Expenses, operating	2,576.78
Rents and real-estate sales...	4,557.38	Expenses and losses, real estate,	2,740.79
Other earnings	569.10	Other expenses and losses.....	181.47
		Balance undivided profits	11,682.69
Total	\$18,051.29	Total	\$18,051.29

Number of members, 72; number of borrowers, 15.

The Commerce Savings and Loan Association, Atchison, Kan.

Organized under the laws of Kansas February 26, 1919; charter expires February 26, 1969.
President, F. G. TODD; secretary, RUTH E. HANSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$21,846.29	Full-paid shares	\$201,817.21
Government war bonds	10,000.00	Opt'l paym't installm't shares,	50,066.47
Federal Home Loan Bank stock,	4,000.00	Deposit shares	4,486.68
Other securities	3,703.58	Due borrowers	1,266.82
First-mortgage loans	217,490.88	Unearned profit on R. E. sold,	1,746.94
Real estate owned	731.59	<i>Ipso facto</i> cancellations	47.78
Real estate sold on contract..	26,452.82	Social security	8.51
		Res. for borrowers' deposits...	3,763.17
		Reserve for contingencies.....	1,826.60
		Contingent reserve	7,214.84
		Other reserves fed. insurance..	2,431.92
		Undivided profits	9,548.22
Total assets	\$284,225.16	Total liabilities	\$284,225.16
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,825.46	Dividends paid and credited...	\$7,768.79
Interest, fines and fees.....	15,266.69	Expenses, operating	4,449.18
Rents and real-estate sales....	98.19	Expenses and losses, real estate,	18.98
		Other expenses and losses.....	543.69
		Transferred to reserves	861.48
		Balance undivided profits.....	9,548.22
Total	\$23,190.34	Total	\$23,190.34

Number of members, 420; number of borrowers, 168.

The Home Building and Loan Association, Atchison, Kan.

Organized under the laws of Kansas March 28, 1896; charter expires March 28, 1995.
President, E. T. MEYER; secretary, O. C. MILLER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,824.80	Installment shares, investment,	\$1,005.17
First-mortgage loans	71,000.00	Full-paid shares	64,600.00
Loans on shares	20.00	Shares pledged on mtg. loans..	17,912.25
Real estate owned.....	12,641.55	Contingent reserve	4,571.51
Real estate sold on contract...	5,942.33	Undivided profits	4,534.75
Furniture and fixtures.....	95.00		
Total assets	\$92,623.68	Total liabilities	\$92,623.68
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,331.50	Dividends paid and credited...	\$3,386.19
Interest, fines and fees.....	5,599.99	Expenses, operating	1,927.23
Rents and real-estate sales....	618.41	Other expenses and losses.....	420.13
Other earnings	37.50	Transferred to reserves	319.10
		Balance undivided profits.....	4,534.75
Total	\$10,587.40	Total	\$10,587.40

Number of members, 108; number of borrowers, 63.

The Belleville Building and Loan Association, Belleville, Kan.

Organized under the laws of Kansas May, 1923; charter expires May, 1973.
President, A. E. NORRIS; secretary, M. L. HILL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,041.69	Installment shares, investment,	\$281.15
Federal Home Loan Bank stock,	1,500.00	Full-paid shares	77,925.00
First-mortgage loans	52,765.32	Prepaid shares	500.00
Loans and shares.....	341.25	Deposit shares	340.90
Insurance adv. for borrowers..	12.72	Rural-credit installment shares,	4,210.14
Judgments and equities.....	2,392.35	Rural-credit full-paid shares..	1,100.00
Real estate owned	39,181.10	Shares pledged on mtg. loans..	12,974.55
Real estate sold on contract...	14,796.86	Due borrowers	89.19
Home office building.....	10,400.00	Dividends declared, not disb'd,	1,636.85
Furniture and fixtures.....	250.00	Advances from FHLB system..	7,344.50
Other assets	19.50	<i>Ipso facto</i> cancellations.....	19.55
		Other liabilities	394.25
		Permanent stock	2,800.00
		Contingent reserve	13,542.86
		Undivided profits	4,541.85
Total assets	\$127,700.79	Total liabilities	\$127,700.79
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,770.03	Dividends paid and credited...	\$2,142.83
Interest, fines and fees.....	2,446.06	Expenses, operating	2,435.44
Rents and real-estate sales...	2,474.30	Expenses and losses, real estate,	58.63
Other earnings	88.36	Transferred to reserves	600.00
		Balance undivided profits.....	4,541.85
Total	\$9,778.75	Total	\$9,778.75

Number of members, 130; number of borrowers, 57.

The Beloit Building and Loan Association, Beloit, Kan.

Organized under the laws of Kansas October 29, 1929; charter expires September 6, 1979.
President, PETER ERESCH; secretary, MAXINE VAN DONGE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$47,574.41	Installment shares, investment,	\$33,891.67
Other securities	14,250.00	Full-paid shares	209,575.00
First-mortgage loans	279,316.10	Prepaid shares	550.00
Taxes advanced for borrowers,	304.61	Opt'l paym't installm't shares,	105,635.69
Accounts receivable	40.62	Shares pledged on mtg. loans..	12,778.13
R. E. O. subject to redemption,	2,696.68	Due borrowers	13.50
Real estate owned	32,853.87	Dividends accrued	2,916.87
Real estate sold on contract...	4,961.47	Reserve for taxes	274.73
Home office building	6,000.00	Permanent stock	5,000.00
Furniture and fixtures	400.00	Contingent reserve	2,610.37
		Real estate reserves	5,402.55
		Undivided profits	9,749.25
Total assets	\$388,397.76	Total liabilities	\$388,397.76
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,456.85	Dividends paid and credited...	\$9,584.72
Interest, fines and fees.....	15,435.44	Expenses, operating	4,405.25
Rents and real-estate sales...	5,198.62	Expenses and losses, real estate,	1,411.70
Reserve for taxes.....	51.58	Reserve for taxes	719.58
		Furniture, fixtures chgd. off..	130.50
		Transferred to reserves	141.49
		R. E. O.-office bldg. chgd. off,	1,000.00
		Balance undivided profits.....	9,749.25
Total	\$27,142.49	Total	\$27,142.49

Number of members, 511; number of borrowers, 125.

The Bonner Springs Building and Loan Association, Bonner Springs, Kan.

Organized under the laws of Kansas May 18, 1926; charter expires June 18, 1976.
President, OSCAR HYOORT; secretary, ANNA M. EVERETT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,162.64	Installment shares, investment,	\$8,321.45
Bonds, state and municipal...	740.00	Full-paid shares	28,200.00
Federal Home Loan bank stock,	1,500.00	Prepaid shares	2,402.22
First-mortgage loans	38,288.65	Shares pledged on mtg, loans..	939.10
Loans on shares	100.00	Dividends accrued	525.00
Taxes advanced for borrowers..	7.21	Advances from FHLB system,	4,360.00
Accounts receivable	10.85	Other liabilities	44.08
Real estate sold on contract...	10,674.53	Permanent stock	2,500.00
Furniture and fixtures.....	170.00	Contingent reserve	736.00
Other assets	10.00	Other reserves	5,689.70
		Undivided profits	946.33
Total assets	\$54,663.88	Total liabilities	\$54,663.88
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$917.50	Dividends paid and credited...	\$1,164.40
Interest, fines and fees.....	3,261.10	Expenses, operating	1,515.70
Rents and real-estate sales...	197.50	Expenses and losses, real estate,	107.48
Other earnings	39.71	Other expenses and losses.....	39.00
		Transferred to reserves	642.90
		Balance undivided profits.....	946.33
Total	\$4,415.81	Total	4,415.81

Number of members, 119; number of borrowers, 58.

The Coffey County Savings and Rural Credit Association, Burlington, Kan.

Organized under the laws of Kansas July 6, 1921; charter expires July 6, 1971.
President, F. W. HAIGHT; secretary, W. M. MCGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,858.81	Installment shares, investment,	\$5,388.22
Bonds, U. S. war.....	21,000.00	Deposit shares	17,628.87
First-mortgage loans	118,935.61	Rural-credit full-paid shares..	115,545.00
Real estate owned	6,629.69	Due borrowers	2,170.08
Real estate sold on contract...	4,636.54	Dividends accrued	6,230.30
		Other liabilities, Christmas sav.,	149.75
		Permanent stock	10,000.00
		Contingent reserve	2,999.08
		Other reserves	1,435.10
		Undivided profits	13,514.25
Total assets	\$175,060.65	Total liabilities	\$175,060.65
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$17,854.59	Dividends paid and credited..	\$4,835.94
Interest, fines and fees.....	8,560.04	Expenses, operating	2,708.70
Rents and real-estate sales...	948.03	Transferred to reserves	200.00
Other earnings	126.53	Balance undivided profits.....	19,744.55
Total	\$27,489.19	Total	\$27,489.19

Number of members, 390; number of borrowers, 114.

The Caldwell Home Building and Loan Association, Caldwell, Kan.

Organized under the laws of Kansas June, 1912; charter expires 1962.
President, E. A. DETRICK; secretary, E. L. FULTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$479.18	Installment shares, investment,	\$18,664.15
Federal Home Loan Bank stock,	1,200.00	Rural-credit full-paid shares..	50,600.19
First-mortgage loans	33,352.27	Shares pledged on mtg. loans..	7,285.46
Taxes advanced for borrowers,	409.18	Advances from FHLB system,	3,860.00
Insurance adv. for borrowers..	39.94	Other liabilities	4.50
Accounts receivable	230.76	Undivided profits	333.20
Real estate owned	35,996.86		
Real estate sold on contract...	10,864.31		
Furniture and fixtures	175.00		
Total assets	\$82,747.50	Total liabilities	\$82,747.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$431.36	Expenses, operating	1,237.58
Interest, fines and fees.....	2,471.19	Expenses and losses real estate,	1,887.14
Rents and real-estate sales....	838.44	Other expenses and losses....	342.74
Other earnings	59.67	Balance undivided profits	333.20
Total	\$3,800.66	Total	\$3,800.66

Number of members, 110; number of borrowers, 42.

The Chanute Building and Loan Association, Chanute, Kan.

Organized under the laws of Kansas March 31, 1886; charter expires March 31, 1986.
President, F. S. WILSON; secretary, E. B. PARK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$24,165.55	Installment shares, investment,	\$3,360.16
Bonds, U. S. agencies	10,000.00	Full-paid shares	265,020.00
Federal Home Loan Bank stock,	4,000.00	Prepaid shares	617.40
Other securities	2,613.75	Opt'l paym't installm't shares,	2,739.03
Shares in other associations...	10,000.00	Rural-credit full-paid shares..	2,600.00
First-mortgage loans	203,732.17	Shares pledged on mtg. loans..	6,147.81
Loans on shares	900.00	Due borrowers	14.61
Taxes advanced for borrowers,	248.04	Dividends accrued	501.32
Insurance adv. for borrowers..	260.67	Accounts payable	131.25
Real estate owned	21,725.54	Other liabilities	1,207.66
Real estate sold on contract...	35,577.44	Permanent stock	41,100.00
Home office building.....	17,200.00	Contingent reserve	200.00
Furniture and fixtures.....	454.52	Other reserves	3,401.26
Other assets	446.98	Undivided profits	4,284.16
Total assets	\$331,324.66	Total liabilities	\$331,324.66
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,953.74	Dividends paid and credited...	\$8,552.83
Interest, fines and fees.....	16,970.62	Expenses, operating	6,367.34
Rents and real estate sales....	2,352.81	Expenses and losses real estate,	877.66
Other earnings	444.71	Transferred to reserves	3,639.89
Total	\$23,721.88	Balance undivided profits.....	4,284.16
Total	\$23,721.88	Total	\$23,721.88

Number of members, 264; number of borrowers, 154.

The Chapman Mutual Building and Loan Association, Chapman, Kan.

Organized under the laws of Kansas January 2, 1913; charter expires January 2, 1963.
President, IRA T. KOOGLE; secretary, A. P. SANBORN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$864.38	Installment shares, investment,	\$3,466.14
First-mortgage loans	5,700.00	Shares pledged on mtg. loans..	1,665.15
Taxes advanced for borrowers,	7.52	Contingent reserve	650.00
Notes Receivable	60.77	Mortgage credit	375.00
		Undivided profits	476.38
Total assets	\$6,632.67	Total liabilities	\$6,632.67
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$457.65	Dividends paid and credited...	\$109.33
Interest, fines and fees	429.80	Expenses, operating	289.20
		Expenses and losses, real estate,	12.54
		Balance undivided profits.....	476.38
Total	\$887.45	Total	\$887.45

Number of members, 19; number of borrowers, 7.

The Coffeyville Savings and Loan Association, Coffeyville, Kan.

Organized under the laws of Kansas November 27, 1918; charter expires November 27, 1968.
President, R. F. BELT; secretary, CHAS. T. CARPENTER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,867.47	Installment shares, investment,	\$1,685.79
Bonds, state and municipal....	10,000.00	Full-paid shares	122,950.00
Federal Home Loan Bank stock,	3,500.00	Opt'l paym't installm't shares,	107,027.15
First-mortgage loans	152,639.21	Shares pledged on mtg. loans..	10,359.36
Loans on shares	1,440.00	Due borrowers	59.60
Taxes advanced for borrowers,	66.13	Dividends accrued	2,151.15
Real estate owned	44,860.00	Dividends declared, not disb'd,	154.04
Real estate sold on contract..	19,254.39	<i>Ipsa facto</i> cancellations.....	13.73
Home office building.....	10,400.00	Other liabilities	56.38
Furniture and fixtures	400.00	Permanent stock	25,000.00
Other assets, Condon Bank....	12,000.00	Contingent reserve	8,220.00
Fed. Reserve Bank of K. C....	2,250.00		
Total assets	\$277,677.20	Total liabilities	\$277,677.20
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$13,494.20	Dividends paid and credited...	\$9,209.92
Rents and real-estate sales....	7,651.75	Expenses, operating	5,813.62
Nonoperating	515.29	Expenses and losses, real estate,	6,199.30
		Other expenses and losses.....	97.87
		Transferred to reserves.....	340.53
Total	\$21,661.24	Total	\$21,661.24

Number of members, 336; number of borrowers, 144.

The Home Savings Building and Loan Association, Colby, Kan.

Organized under the laws of Kansas July 16, 1923; charter expires July 16, 1973.
President, W. G. WARNER; secretary, RAY H. CRUMLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$9,406.61	Installment shares, investment,	\$436.99
First-mortgage loans	56,108.02	Full-paid shares	35,950.00
Taxes advanced for borrowers,	364.82	Prepaid shares	170.65
Insurance adv. for borrowers..	167.44	Deposit shares	8,439.57
Real estate owned	4,997.22	Shares pledged on mtg. loans..	6,935.79
Real estate sold on contract..	3,830.39	Other liabilities	2,441.50
		Permanent stock	10,000.00
		Contingent reserve	5,000.00
		Undivided profits	5,500.00
Total assets	\$74,874.50	Total liabilities	\$74,874.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$10,535.69	Dividends paid and credited...	\$3,187.42
Interest, fines and fees.....	4,945.40	Expenses, operating	1,453.86
Rents and real-estate sales...	522.95	Expenses and losses, real estate,	4,656.61
Other earnings	9.01	Transferred to reserves	1,210.16
		Balance undivided profits.....	5,500.00
Total	\$16,013.05	Total	\$16,013.05

Number of members, 118; number of borrowers, 45.

The Columbus Building, Loan and Savings Association, Columbus, Kan.

Organized under the laws of Kansas March 28, 1902; charter expires March 28, 1952.
President, C. W. VANZANDT; secretary, E. M. SPENCER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$928.09	Installment shares, investment,	\$16,964.18
First-mortgage loans	36,946.19	Full-paid shares	17,750.00
Loans on shares	150.00	Shares pledged on mtg. loans..	999.09
Insurance adv. for borrowers..	81.68	Dividends declared, not disb'd,	319.39
Real estate sold on contract...	3,044.46	Borrowed money	1,000.00
Furniture and fixtures.....	1.00	Other liabilities	30.00
		Contingent reserve	3,000.00
		Other reserves	300.00
		Undivided profits	726.36
		Adv. by borrowers for taxes...	62.40
Total assets	\$41,151.42	Total liabilities.....	\$41,151.42
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$446.32	Dividends paid and credited..	\$1,237.97
Interest, fines and fees.....	3,053.29	Expenses, operating	1,092.80
Rents and real-estate sales...	372.50	Expenses and losses, real estate,	50.00
Other earnings	25.47	Other expenses and losses.....	90.45
		Transferred to reserves	700.00
		Balance undivided profits.....	726.36
Total	\$3,897.58	Total	\$3,897.58

Number of members, 98; number of borrowers, 55.

The Concordia Building and Loan Association, Concordia, Kan.

Organized under the laws of Kansas May 27, 1887; charter expires August 23, 1989.
President, T. D. TROUP; secretary, H. M. CHRISTENSEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$38,471.81	Full-paid shares	\$141,000.00
Bonds, U. S. agencies.....	15,180.00	Opt'l paym't installm't shares..	68,828.48
Federal Home Loan Bank stock,	7,000.00	Rural-credit full-paid shares..	109,630.00
First-mortgage loans	156,642.15	Shares pledged on mtg. loans..	3,638.55
Loans on shares	15.79	Dividends declared, not disb'd,	4,795.81
Judgments and equities	5,164.65	Federal insurance reserve.....	4,097.65
Real estate owned.....	91,260.42	Taxes accrued	889.67
Real estate sold on contract...	50,624.53	Reserve for uncollected interest,	1,800.80
Furniture and fixtures.....	1,144.62	Accounts payable	147.46
Other assets	1,078.29	Permanent stock	5,600.00
		Contingent reserve	16,953.31
		Other reserves	791.10
		Undivided profits	8,409.43
Total assets	\$366,582.26	Total liabilities	\$366,582.26
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,986.25	Dividends paid and credited...	\$9,600.84
Interest, fines and fees.....	14,519.97	Expenses, operating	7,285.70
Rents and real-estate sales...	7,150.62	Expenses and losses, real estate,	3,140.65
Other earnings	673.61	Other expenses and losses.....	6.25
		Transferred to reserves	887.58
		Balance undivided profits.....	8,409.43
Total	\$29,330.45	Total	\$29,330.45

Number of members, 374; number of borrowers, 138.

The Citizens Building and Loan Association, Cottonwood Falls, Kan.

Organized under the laws of Kansas April 13, 1895; charter expires April 13, 1945.
President, J. B. SMITH; secretary, W. ROY MUSHRUSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,570.06	Installments shares, investment,	\$12,553.17
Bonds, U. S. agencies.....	5,000.00	Full-paid shares	42,400.00
Shares in other associations....	2,800.00	Prepaid shares	1,901.93
First-mortgage loans	58,228.71	Credit installment shares	1,687.50
Loans on shares	1,814.73	Shares pledged on mtg. loans..	2,575.26
		Contingent reserve	2,000.00
		Undivided profits	10,295.64
Total assets	\$73,413.50	Total liabilities	\$73,413.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,827.92	Dividends paid and credited...	\$2,186.71
Interest, fines and fees.....	4,943.13	Expenses, operating	1,090.44
Other earnings	51.74	Other expenses and losses.....	50.00
		Transferred to reserves.....	200.00
		Balance undivided profits.....	10,295.64
Total	\$13,822.79	Total	\$13,822.79

Number of members, 115; number of borrowers, 67.

The Morris County Savings and Loan Association, Council Grove, Kan.

Organized under the laws of Kansas October 16, 1919; charter expires October 16, 1969.
President, C. C. KERR; secretary, MORRIS S. DOWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,104.03	Installment shares, investment,	\$571.28
Federal Home Loan Bank stock,	2,500.00	Full-paid shares	37,733.88
First-mortgage loans	87,047.26	Prepaid, shares	74.70
Taxes advanced for borrowers,	170.81	Opt'l paym't installm't shares,	75,999.36
Judgments and equities	785.29	Shares pledged on mtg. loans..	3,438.04
Real estate owned	4,490.99	Due borrowers	94.84
Real estate sold on contract...	22,781.80	Dividends declared, not disb'd,	561.32
Home office building	6,860.00	<i>Ipsa facto</i> cancellations.....	167.44
Furniture and fixtures.....	800.00	Other liabilities	999.02
		Contingent reserve	9,552.35
		Other reserves	1,908.44
		Undivided profits	8,439.51
Total assets	\$138,540.18	Total liabilities	\$138,540.18
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,828.42	Dividends paid and credited...	\$3,139.13
Interest, fines and fees.....	6,844.11	Expenses, operating	3,186.20
Rents and real-estate sales ...	1,266.49	Expenses and losses, real estate,	906.79
Other earnings	95.00	Other expenses and losses.....	55.23
		Transferred to reserves.....	307.16
		Balance undivided profits	8,439.51
Total	\$16,034.02	Total	\$16,034.02

Number of members, 435; number of borrowers, 95.

The Dodge City Savings and Loan Association, Dodge City, Kan.

Organized under the laws of Kansas January 31, 1920; charter expires February 13, 1970.
President, R. W. HELLWARTH; secretary, H. A. HART.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,589.16	Rural-credit installment shares,	\$205,992.50
Bonds, U. S. agencies.....	2,025.00	Due borrowers	2,443.82
Federal Home Loan Bank stock,	4,400.00	Advances from FHLB system..	25,000.00
First-mortgage loans	150,661.72	Accounts payable	120.00
Loans on shares	35.70	Other liabilities	427.00
Real estate owned	2,562.40	Contingent reserve	27,000.00
Real estate sold on contract...	100,590.42	Other reserves	946.63
Furniture and fixtures	1,053.76	Undivided profits	3,993.21
Other assets	5.00		
Total assets	\$265,923.16	Total liabilities	\$265,923.16
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,753.74	Dividends paid and credited..	\$6,225.09
Interest, fines and fees.....	17,300.83	Expenses, operating	6,423.06
Rents and real-estate sales....	443.01	Expenses and losses, real estate,	1,112.44
Other earnings	135.13	Other expenses and losses.....	1,208.14
		Transferred to reserves.....	2,670.77
		Balance undivided profits....	3,993.21
Total	\$21,632.71	Total	\$21,632.71

Number of members, 163; number of borrowers, 115.

The Ford County Building and Loan Association, Dodge City, Kan.

Organized under the laws of Kansas March 9, 1909; charter expires March 9, 1959.
President, D. P. YOUNG; secretary, C. E. SMITH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$10,987.33	Installment shares, investment,	\$444.48
Bonds, U. S. agencies.....	6,500.00	Full-paid shares	382,400.00
Federal Home Loan Bank stock,	2,900.00	Rural-credit full-paid shares..	17,900.00
First-mortgage loans	92,813.48	Other shares	5,307.07
Taxes advanced for borrowers,	1,407.63	Shares pledged on mtg. loans..	4,522.51
Real estate owned	218,814.23	Other liabilities	2,276.62
Real estate sold on contract...	168,756.84	Contingent reserve	21,873.71
Other assets	17.96	Other reserves	11,092.69
		Undivided profits	56,380.39
Total assets	\$502,197.47	Total liabilities	\$502,197.47
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$74,053.60	Dividends paid and credited...	\$12,892.39
Interest, fines and fees.....	17,465.40	Expenses, operating	11,349.42
Rents and real-estate sales....	22,722.10	Expenses and losses real estate,	11,500.75
Other earnings	938.90	Other expenses and losses.....	57.05
		Transferred to reserves	23,000.00
		Balance undivided profits	56,380.39
Total	\$115,180.00	Total	\$115,180.00

Number of members, 271; number of borrowers, 75.

The Golden Belt Savings and Loan Association, Ellis, Kan.

Organized under the laws of Kansas January 26, 1920; charter expires January 26, 1970.
President, J. W. NICHOLSON; secretary, JACK R. NICHOLSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$48,411.38	Installment shares, investment,	\$19,000.98
Bonds, U. S. agencies.....	67,580.88	Full-paid shares	329,155.00
Federal Home Loan Bank stock,	6,000.00	Prepaid shares	7,952.32
Other securities	7,200.00	Opt'l paym't installm't shares,	25,497.34
First-mortgage loans	219,190.71	Rural-credit installment shares,	872.34
Taxes advanced for borrowers,	1,544.24	Shares pledged on mtg. loans..	659.27
Accounts receivable	90.15	Due borrowers	317.33
Judgment and equities	5,698.19	<i>Ipsa facto</i> cancellations.....	18.92
Real estate owned	20,809.23	Accounts payable	314.56
Real estate sold on contract...	41,527.99	Other liabilities	929.38
Home office building	8,130.00	Permanent stock	15,000.00
Furniture and fixtures	1,200.50	Contingent reserve	18,200.00
		Other reserves	6,000.00
		Undivided profits	2,354.00
		Profits, real estate sold.....	1,111.83
Total assets	\$427,383.27	Total liabilities	\$427,383.27
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,989.98	Dividends paid and credited..	\$10,048.96
Interest, fines and fees.....	18,645.67	Expenses, operating	6,862.18
Rents and real-estate sales....	3,481.93	Expenses and losses, real estate,	4,891.34
Other earnings	658.50	Other expenses and losses.....	919.60
		Transferred to reserves	1,700.00
		Balance undivided profits.....	2,354.00
Total	\$26,776.08	Total	\$26,776.08

Number of members, 525; number of borrowers, 175.

The Citizens Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March 30, 1880; charter expires March 30, 1980.
President, M. A. LIMBOCKER; secretary, C. S. LAWRENCE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand and in banks...	\$46,898.51	Rural-credit installment shares,	\$652,349.22
Bonds, U. S. agencies	90,507.00	Rural-credit full-paid shares..	5,261.06
First-mortgage loans	502,981.47	Dividends accrued	1,094.90
Loans on shares	9,675.00	Borrower's tax reserve	461.20
Taxes advanced for borrowers,	5,220.88	Profit, R. E. O. sold.....	436.96
Insurance adv. for borrowers..	9.15	Permanent stock	10,000.00
Real estate owned.....	65,000.00	Contingent reserve	2,500.00
Real estate sold on contract...	7,343.06	Reserves for taxes	1,000.00
		Undivided profits	38,825.38
		Special reserve	15,706.35
Total assets	\$727,635.07	Total liabilities	\$727,635.07
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$38,442.48	Dividends paid and credited..	\$19,435.02
Interest	30,198.91	Expenses, operating	9,410.86
Rents	9,479.27	Expenses, real estate	2,339.95
Recoveries	2,267.89	Voluntary charge offs.....	9,557.00
		Transferred to reserves.....	820.34
		Balance undivided profits...	38,825.38
Total	\$80,388.55	Total	\$80,388.55

Number of members, 990; number of borrowers, 201.

The Columbia Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas April 13, 1927; charter expires April 11, 1977.
President, H. W. GLASS; secretary, JOHN M. HILTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,737.32	Prepaid shares	201.60
Bonds, U. S. agencies	9,990.00	Rural-credit installment shares,	167,302.72
Federal Home Loan Bank stock,	2,900.00	Rural credit full-paid shares..	192,680.01
First-mortgage loans	314,216.96	Shares pledged on mtg. loans..	3,978.20
Loans on shares	2,027.16	Due borrowers	1,176.32
Taxes advanced for borrowers,	394.36	Permanent stock	8,750.00
Real estate owned	12,670.98	Contingent reserve	2,655.24
Real estate sold on contract...	7,502.62	Other reserves	2,175.31
Home office building	12,000.00	Undivided profits	7,000.00
Furniture and fixtures.....	480.00		
Total assets	\$385,919.40	Total liabilities	\$385,919.40
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,500.00	Dividends paid and credited..	\$13,927.81
Interest, fines and fees.....	20,686.65	Expenses, operating	6,403.02
Rents and real-estate sales...	2,364.83	Expenses and losses, real estate,	1,024.97
Other earnings	259.56	Transferred to reserves	1,483.79
Various recoveries	28.55	Balance undivided profits	7,000.00
Total	\$29,839.59	Total	\$29,839.59

Number of members, 852; number of borrowers, 198.

The Emporia Building and Loan Association, Emporia, Kan..

Organized under the laws of Kansas April 8, 1919; charter expires April 4, 1969.

Organized under the laws of Kansas April 8, 1919; charter expires—
President, L. W. WAYMAN; secretary, MISS CATHARINE ELLENBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$17,595.36	Rural-credit installment shares,	223,183.62
Federal Home Loan Bank stock,	3,000.00	Permanent stock	10,000.00
First-mortgage loans	97,208.29	Contingent reserve	11,750.00
Loans on shares	200.00	Other reserves	7,260.15
Real estate owned	129,462.92	Undivided profits	5,524.32
Real estate sold on contract...	10,251.52		
Total assets	\$257,718.09	Total liabilities	\$257,718.09
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,966.60	Dividends paid and credited...	\$6,603.70
Interest, fines and fees.....	6,293.07	Expenses, operating	2,067.99
Rents and real-estate sales....	12,569.33	Expenses and losses, real estate,	7,879.43
Other earnings	56.91	Other expenses and losses.....	310.47
		Transferred to reserves	500.00
		Balance undivided profits.....	5,524.32
Total	\$22,885.91	Total	\$22,885.91

Number of members, 258; number of borrowers, 32.

The Lyon County Building and Loan Association, Emporia, Kan..

Organized under the laws of Kansas June 22, 1928; charter expires June 22, 1978.

President, W. M. PRICE; secretary, W. G. PRICE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,797.08	Opt'l paym't installm't shares,	\$119,350.00
Bonds, U. S. agencies	17,750.00	Rural-credit installment shares,	70.21
Federal Home Loan Bank stock,	1,500.00	Other liabilities	37.50
Other securities	6,000.00	Permanent stock	2,500.00
First-mortgage loans	79,271.08	Contingent reserve	1,821.53
Real estate owned	4,988.11	Undivided profits	3,533.34
Real estate sold on contract...	1,006.31		
Total assets	\$127,312.58	Total liabilities	\$127,312.58
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,750.24	Dividends paid and credited..	\$3,505.30
Interest, fines and fees.....	5,255.06	Expenses, operating	984.20
Rents and real-estate sales....	450.00	Expenses and losses, real estate,	245.28
Other earnings	15.00	Transferred to reserves	202.18
		Balance undivided profits.....	3,533.34
Total	\$8,470.30	Total	\$8,470.30

Number of members, 161; number of borrowers, 40.

The Mutual Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, H. L. KENDIG; secretary, MARSHALL RANDEL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$105,052.07	Opt'l paym't installm't shares,	\$652,986.26
Bonds, U. S. agencies	30,000.00	Other shares opt'l loan shares..	347.05
Federal Home Loan Bank stock,	6,300.00	Due borrowers	12.43
Other securities	34,221.50	F. H. A. taxes and insurance..	58.99
First-Mortgage loans	373,867.96	Permanent stock	37,687.50
Loans on shares	1,000.00	Contingent reserve	40,414.32
Taxes advanced for borrowers,	10.48	Other reserves	53,188.28
Accounts receivable	5,898.08	Undivided profits	12,507.43
Real estate owned	78,027.51		
Real estate sold on contract....	110,574.66		
Home office building	52,250.00		
Total assets	\$797,202.26	Total liabilities	\$797,202.26
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$12,507.43	Dividends paid and credited..	\$20,639.39
Interest, fines and fees.....	30,942.13	Expenses, operating	18,829.72
Rents and real-estate sales....	13,316.55	Transferred to reserves	4,789.57
		Balance undivided profits.....	12,507.43
Total	\$56,766.11	Total	\$56,766.11

Number of members, 1,045; number of borrowers, 270.

The Erie Building and Loan Association, Erie, Kan.

Organized under the laws of Kansas March 5, 1884; charter expires March 5, 1959.
President, W. L. OLIVER; secretary, CLEO I. DALTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$10,309.49	Installment shares, investment,	\$39,603.76
Bonds, state and municipal....	3,753.10	Full-paid shares	49,050.00
Federal Home Loan Bank stock,	900.00	Prepaid shares	5,079.61
First-mortgage loans	77,847.75	Opt'l paym't installm't shares,	4,117.65
Loans on shares	700.00	Other shares	245.25
Real estate sold on contract....	12,994.41	Shares pledged on mtg. loans..	2,197.07
Home office building	1,400.00	Due borrowers	1,052.32
Furniture and fixtures	100.00	Dividends declared, not disb'd,	605.66
Other assets	229.13	Christmas savings	92.70
		Accounts payable	15.83
		Other liabilities	219.13
		Unearned profit on R. E. sold,	174.10
		Contingent reserve	3,000.00
		Other reserves, fed. insurance..	1,000.00
		Undivided profits	1,780.80
Total assets	\$108,233.88	Total liabilities	\$108,233.88
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$1,453.92	Dividends paid and credited..	\$2,825.07
Interest, fines and fees.....	6,205.07	Expenses, operating	2,876.43
Rents and real-estate sales....	489.71	Expenses and losses, real estate,	62.15
Other earnings	55.87	Other expenses and losses.....	152.18
		Transferred to reserves	507.94
		Balance undivided profits.....	1,780.80
Total	\$8,204.57	Total	\$8,204.57

Number of members, 222; number of borrowers, 98.

The Liberty Savings and Loan Association, Fort Scott, Kan.

Organized under the laws of Kansas August, 1919; charter expires August, 1969.
President, WALTER GLUNZ; secretary, BRUCE J. MAGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$17,969.37	Full-paid shares	\$127,250.00
Bonds, U. S. agencies.....	7,500.00	Opt'l paym't installm't shares..	16,054.36
Federal Home Loan Bank stock,	1,000.00	Shares pledged on mtg. loans..	3,384.46
First-mortgage loans	103,305.57	Due borrowers	151.35
Real estate sold on contract...	39,100.48	Dividends accrued	210.00
Furniture and fixtures.....	1,573.18	Advances from borrowers.....	1,461.15
		Accounts payable	6.10
		Reserve for federal insurance..	1,651.22
		Contingent reserve	1,916.20
		Other reserves	10,234.70
		Undivided profits	8,129.06
Total assets	\$170,448.60	Total liabilities	\$170,448.60
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,089.58	Dividends paid and credited...	\$4,337.16
Interest, fines and fees.....	10,161.97	Expenses, operating	5,941.06
Rents, lock boxes.....	472.78	Transferred to reserves	762.22
Other earnings	1,397.67	Balance undivided profits.....	8,129.06
Dividends, F. H. L. bank stock,	10.00		
Dividends, U. S. bonds.....	37.50		
Total	\$19,169.50	Total	\$19,169.50

Number of members, 448; number of borrowers, 124.

The Marshall County Building and Loan Association, Frankfort, Kan.

Organized under the laws of Kansas March 21, 1921; charter expires March 21, 1946.
President, JOHN J. MCKEE; secretary, J. W. LOBLEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,044.39	Installment shares, investment,	\$2,542.10
First-mortgage loans	4,970.00	Full-paid shares	4,800.00
Taxes advanced for borrowers,	69.82	Shares pledged on mtg. loans..	1,988.40
Real estate owned	5,275.79	Dividends declared, not disb'd,	194.47
Real estate sold on contract...	575.20	Contingent reserve	865.00
		Other reserves	705.46
		Undivided profits	3,788.77
		Adv. payments by borrowers..	51.00
Total assets	\$14,935.20	Total liabilities	\$14,935.20
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,818.60	Dividends paid and credited...	\$194.47
Interest, fines and fees.....	242.68	Expenses, operating	118.85
Rents and real-estate sales....	169.00	Expenses and losses, real estate,	121.46
Other earnings	8.27	Transferred to reserves.....	15.00
Total	\$4,238.55	Balance undivided profits.....	3,788.77
		Total	\$4,238.55

Number of members, 29; number of borrowers, 9.

The Home Building and Loan Association, Fredonia, Kan.

Organized under the laws of Kansas November 4, 1904; charter expires November 4, 1954.
President, A. C. FLACK; asst. secretary, W. G. FINK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,789.27	Installment shares, investment,	\$25,738.77
Bonds, U. S. agencies.....	12,740.00	Full-paid shares	37,500.00
First-mortgage loans	60,679.76	Shares pledged on mtg. loans..	1,140.09
Real estate sold on contract...	3,536.25	Reserve for taxes	610.78
		Contingent reserve	4,312.65
		Other reserves	67.06
		Undivided profits	14,375.93
Total assets	\$83,745.28	Total liabilities	\$83,745.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$14,437.50	Dividends paid and credited...	\$2,590.94
Interest, fines and fees.....	4,097.94	Expenses, operating	1,475.84
		Expenses and losses, real estate,	76.93
		Other expenses and losses....	15.80
		Balance undivided profits,....	14,375.93
Total	\$18,535.44	Total	\$18,535.44

Number of members, 118; number of borrowers, 80.

The Garden City Building and Loan Association, Garden City, Kan.

Organized under the laws of Kansas October, 1907; charter expires October, 1957.
President, JOHN F. WALTERS; secretary, C. A. FULTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942 .

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$92,473.84	Installment shares, investment,	\$53,481.39
Bonds, U. S. agencies.....	110,000.00	Full-paid shares	281,175.00
Federal Home Loan Bank stock,	3,000.00	Prepaid shares	79,881.68
Other securities	3,685.00	Deposit shares	78,949.64
Shares in other associations....	200.00	Shares pledged on mtg. loans..	3,511.79
First-mortgage loans	153,391.12	Due borrowers	10.00
Loans on shares	3,299.00	Dividends declared, not disb'd,	4,174.51
Taxes advanced for borrowers,	1,737.71	<i>Ipsa facto</i> cancellations.....	383.57
Insurance adv. for borrowers...	73.36	Accounts payable	1,633.10
Judgments and equities.....	11,190.15	Other liabilities	246.75
Real estate owned	88,862.97	Contingent reserve	25,851.04
Real estate sold on contract...	79,821.57	Other reserves	5,124.76
Home office building.....	7,500.00	Undivided profits	22,577.79
Furniture and fixtures	1,000.00		
Other assets	766.30		
Total assets	\$557,001.02	Total liabilities	\$557,001.02
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$22,577.79	Dividends paid and credited..	\$14,240.43
Interest, fines and fees.....	22,615.52	Expenses, operating	13,652.65
Rents and real-estate sales....	10,783.53	Expenses and losses, real estate,	4,764.91
Other earnings	320.84	Transferred to reserves.....	1,061.90
		Balance undivided profits....	22,577.79
Total	\$56,297.68	Total	\$56,297.68

Number of members, 550; number of borrowers, 172.

The Garnett Savings and Loan Association, Garnett, Kan.

Organized under the laws of Kansas March 20, 1914; charter expires March 20, 1964.
President, CHAS. W. GARRISON; secretary, ZOE PEEL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,264.60	Full-paid shares	\$57,323.08
Bonds, state and municipal...	2,590.00	HOLC full-paid shares	7,500.00
Federal Home Loan Bank stock,	1,100.00	Opt'l paym't installm't shares,	1,775.87
First-mortgage loans	47,892.55	Deposit shares	942.90
Real estate owned	10,510.68	Shares pledged on mtg. loans..	2,799.57
Real estate sold on contract...	5,188.47	Accounts payable	8.69
		Federal insurance reserve	964.59
		Contingent reserve	295.26
		Other reserves	679.18
		Undivided profits	1,257.16
Total assets	\$73,546.30	Total liabilities	\$73,546.30
EARNINGS		DISTRIBUTION	
Undivided profits, lats report..	\$1,221.30	Dividends paid and credited..	\$2,023.61
Interest, fines and fees.....	3,479.91	Expenses, operating	1,809.80
Rents and real-estate sales...	880.09	Expenses and losses, real estate,	631.29
Other earnings	11.00	Transferred to reserves	256.51
Earned profits on contracts....	386.07	Balance undivided profits....	1,257.16
Total	\$5,978.37	Total	\$5,978.37

Number of members, 62; number of borrowers, 52.

The Girard Building and Loan Association, Girard, Kan.

Organized under the laws of Kansas April 4, 1884; charter expires April 4, 1984.
President, H. W. SHIDELER; secretary, GRANT WINGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,997.68	Installment shares, investment,	\$5,076.79
Bonds, state and municipal....	4,487.00	Full-paid shares	5,765.00
First-mortgage loans	13,743.90	Shares pledged on mtg. loans..	2,993.52
Taxes advanced for borrowers,	141.43	Contingent reserve	1,086.00
Real estate sold on contract...	1,685.44	Undivided profits	8,134.14
Total assets	\$23,055.45	Total liabilities	\$23,055.45
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,122.98	Dividends paid and credited..	\$137.55
Interest, fines and fees.....	701.15	Expenses, operating	552.44
		Balance undivided profits	8,134.14
Total	\$8,824.13	Total	\$8,824.13

Number of members, 31; number of borrowers, 21.

The Goodland Building and Loan Association, Goodland, Kan.

Organized under the laws of Kansas September 14, 1924; charter expires September 14, 1974.
President, DORIS E. SODEN; secretary, N. R. SODEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$48,300.78	Installment shares, investment,	\$11,297.75
Bonds, U. S. agencies.....	50,000.00	Full-paid shares	310,100.00
Federal Home Loan Bank stock,	7,500.00	Opt'l paym't installm't shares,	194,223.34
Other securities	35,445.00	Shares pledged on mtg. loans..	16,010.40
Shares in other associations...	17,500.00	Due borrowers	4,085.60
First-mortgage loans	336,596.16	Accounts payable	1,189.45
Loans on shares	630.00	Other liabilities	9,006.71
Insurance adv. for borrowers..	286.13	Permanent stock	18,750.00
Real estate owned	36,741.65	Contingent reserve	3,326.69
Real estate sold on contract...	32,225.20	Other reserves	4,000.00
Home office building	5,000.00	Undivided profits	234.98
Furniture and fixtures	2,000.00		
Total assets	\$572,224.92	Total liabilities	\$572,224.92
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$234.98	Dividends paid and credited..	\$14,367.51
Interest, fines and fees.....	30,872.97	Expenses, operating	11,918.92
Rents and real-estate sales....	2,430.52	Expenses and losses, real estate,	1,631.03
		Other expenses and losses....	475.57
		Transferred to reserves.....	4,910.46
		Balance undivided profits.....	234.98
Total	\$33,538.47	Total	\$33,538.47

Number of members, 1,230; number of borrowers, 302.

The Prudential Building and Loan Association, Great Bend, Kan.

Organized under the laws of Kansas May, 1909; charter expires May, 1959.
President, C. R. ALDRICH; secretary-treasurer, M. V. FRYBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$58,231.25	Installment shares, investment,	\$109,505.49
Bonds, state and municipal...	100,954.18	Full-paid shares	542,675.00
Federal Home Loan Bank stock,	7,700.00	Prepaid shares	63,918.89
Shares in other associations...	4,500.00	Opt'l paym't installm't shares,	9,653.88
First-mortgage loans	497,551.20	Rural-credit installment shares,	1,864.90
Loans on shares	4,360.00	Optional loan, direct credit...	20,089.69
Accounts receivable	145.80	Shares pladged on mtg. loans..	13,447.74
Judgments and equities.....	647.20	Due borrowers	353.58
Real estate owned	76,027.83	Dividends accrued	9,376.85
Real estate sold on contract...	70,977.70	<i>Ipsa facto</i> cancellations.....	2,129.37
Home office building	15,000.00	Permanent stock	26,800.00
Furniture and fixtures	700.00	Contingent reserve	14,641.47
		Other reserves	18,738.36
		Undivided profits	3,600.00
Total assets	\$836,795.22	Total liabilities	\$836,795.22
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,550.00	Dividends paid and credited..	\$32,161.11
Interest, fines and fees.....	45,992.05	Expenses, operating	11,760.96
Rents and real-estate sales....	2,717.95	Transferred to reserves	4,877.15
Other earnings	139.22	Balance undivided profits....	3,600.00
Total	\$52,399.22	Total	\$52,399.22

Number of members, 1,111; number of borrowers, 382.

The Hays Building and Loan Association, Hays, Kan.

Organized under the laws of Kansas October 4, 1919; charter expires October 4, 1969.
President, L. C. AICHER; assistant secretary, IRMA TORREY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,443.09	Installment shares, investment,	\$21,720.02
Bonds, U. S. agencies	7,740.00	Full-paid shares	164,303.00
State and municipal	6,300.00	Prepaid shares	2,176.08
First mortgage loans.....	149,023.48	Deposit shares	38,250.14
Share loans	450.00	Due borrowers	55.02
Accounts receivable	3.00	Advances from FHLB system,	26,000.00
Judgments and equities	9,215.61	<i>Ipso facto</i> cancellations.....	805.86
Real estate owned	44,647.62	Other liabilities	414.00
Real estate sold on contract...	71,440.03	Permanent stock	25,000.00
Home office building	17,000.00	Contingent reserve	9,000.00
Furniture and fixtures	1,200.00	Other reserves	17,438.71
Other assets	200.00	Undivided profits	15,500.00
Total assets	\$320,662.83	Total liabilities	\$320,662.83
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$13,892.71	Dividends paid and credited...	\$7,277.25
Interest, fines and fees.....	15,859.64	Expenses, operating	9,160.86
Rents and real-estate sales....	8,132.93	Expenses and losses, real estate,	2,095.30
Other earnings	82.49	Other expenses and losses....	1,287.28
		Transferred to reserves	2,647.08
		Balance undivided profits	15,500.00
Total	\$37,967.77	Total	\$37,967.77

Number of members, 617; number of borrowers, 123.

The Hiawatha Savings and Loan Association, Hiawatha, Kan.

Organized under the laws of Kansas October, 1921; character expires November 1, 1971.
President, FRANK N. MORRILL; secretary, HARRY P. PATTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$17,031.51	Installment shares, investment,	\$1,010.20
Bonds, U. S. agencies	17,031.75	Full-paid shares	174,895.00
Federal Home Loan Bank stock,	1,500.00	Opt'l paym't installment shares,	13,530.46
Shares in other associations...	15,000.00	Shares pledged on mtg. loans..	1,734.13
First-mortgage loans	166,093.61	Due borrowers	6.00
Loans on shares	50.00	Dividends declared, not disb'd,	3,052.41
Accounts receivable	33.72	<i>Ipso facto</i> cancellations.....	5.10
Real estate owned	5,407.04	Accounts payable	11.06
Real estate sold on contract...	350.00	Other liabilities	423.27
Furniture and fixtures.....	200.00	Permanent stock	12,000.00
		Contingent reserve	7,200.00
		Other reserves	5,030.00
		Undivided profits	3,800.00
Total assets	\$222,697.63	Total liabilities	\$222,697.63
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,700.00	Dividends paid and credited..	\$5,981.17
Interest, fines and fees.....	11,080.79	Expenses, operating	3,804.23
Rents and real-estate sales....	508.00	Expenses and losses, real estate,	308.63
Other earnings	530.27	Other expenses and losses....	50.00
Recovery charged off assets....	24.97	Transferred to reserves	900.00
		Balance undivided profits.....	3,800.00
Total	\$14,844.03	Total	\$14,844.03

Number of members, 168; number of borrowers, 160.

The Holton Building and Loan Association, Holton, Kan.

Organized under the laws of Kansas August 18, 1921; charter expires August 18, 1971.
President, HAROLD ROLLEY; secretary, MABEL E. BARNES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,049.75	Installment shares, investment,	\$5,042.78
Federal Home Loan Bank stock,	3,200.00	Full-paid shares	86,058.18
First-mortgage loans	94,269.00	Prepaid shares	401.03
Loans on shares	66.00	Shares pledged on Mtg. Loans,	760.79
Taxes advanced for borrowers..	28.50	Due borrowers	108.28
Real estate owned	9,972.71	Dividends accrued	1,171.12
Real estate sold on contract...	10,103.61	Advances from FHLB system..	25,500.00
Home office building	8,000.00	Borrowed money	1,300.00
Furniture and fixtures	600.00	<i>Ipsa facto</i> cancellations	64.35
		Accounts payable	2.50
		Other liabilities	265.40
		Contingent reserve	3,642.56
		Other reserves	1,465.03
		Undivided profits	5,507.55
Total	\$131,289.57	Total liabilities	\$131,289.57
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,773.81	Dividends paid and credited..	\$2,632.47
Interest, fines and fees.....	6,295.75	Expenses, operating	3,702.48
Rents and real-estate sales....	2,182.00	Expenses and losses, real estate,	823.86
Other earnings	485.46	Other expenses and losses	887.25
		Transferred to reserves	183.41
		Balance undivided profits	5,507.55
Total	\$13,737.02	Total	\$13,737.02

Number of members, 162; number of borrowers, 111.

The Horton Building, Loan and Savings Association, Horton, Kan.

Organized under the laws of Kansas August 23, 1923; charter expires August 23, 1973.
President, M. L. ROUSEY; secretary, F. J. HENNEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,659.84	Opt'l paym't installm't shares,	\$682.04
Bonds, state and municipal....	800.00	Rural-credit full-paid shares ..	28,193.94
Federal Home Loan Bank stock,	1,900.00	Accounts payable	105.70
First-mortgage loans	21,703.85	Federal insurance reserve	783.95
Insurance adv. for borrowers..	30.49	Contingent reserve	1,204.55
Judgment and equities	5,851.87	Other reserves	288.02
Real estate owned	3,302.15	Undivided profits	4,576.08
Real estate sold on contract...	586.08		
Total assets	\$35,834.28	Total liabilities	\$35,834.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,416.09	Expenses, operating	\$620.05
Interest, fines and fees.....	835.88	Expenses and losses, real estate,	198.96
Rents and real-estate sales....	195.31	Transferred to reserves	52.19
		Balance undivided profits	4,576.08
Total	\$5,447.28	Total	\$5,447.28

Number of members, 110; number of borrowers, 19.

The Hoxie Building and Loan Association, Hoxie, Kan.

Organized under the laws of Kansas January, 1924; charter expires January, 1974.
President, F. M. BURR; secretary, A. J. MOWRY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,298.08	Installment shares, investment,	\$2,592.81
First-mortgage loans	7,397.74	Full-paid shares	1,850.00
Loans on shares	1,119.50	Deposit shares	297.55
Insurance adv. for borrowers..	110.10	Rural-credit full-paid shares..	1,850.00
Real estate owned	1,676.04	Shares pledged on Mtg. loans..	1,318.38
Real estate sold on contract...	1,038.91	Dividends declared, not disb'd,	101.14
Furniture and fixtures	60.00	Permanent stock	1,450.00
		Contingent reserve	880.00
		Other reserves	200.00
		Undivided profits	3,160.49
Total assets	\$13,700.37	Total liabilities	\$13,700.37
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,112.16	Dividends paid and credited...	\$397.42
Interest, fines and fees.....	625.73	Expenses, operating	268.57
Rents and real-estate sales....	421.50	Expenses and losses, real estate,	237.21
		Transferred to reserves	95.70
		Balance undivided profits	3,160.49
Total	\$4,159.39	Total	\$4,159.39

Number of members, 41; number of borrowers, 17.

The Security Building and Loan Association, Iola, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, DR. A. R. CHAMBERS; secretary, JULIA McCLOURE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$19,011.72	Installment shares, investment,	\$2,215.67
Bonds, U. S. agencies	3,000.00	Full-paid shares	104,800.00
Federal Home Loan Bank stock,	1,000.00	Opt'l paym't installm't shares,	20,102.36
Other securities	10,000.00	Shares pledged on mtg. loans..	3,357.43
First-mortgage loans	95,201.61	Due borrowers	151.77
Loans on shares	435.00	Dividends declared, not disb'b,	1,727.64
Accounts receivable	502.60	<i>Ipsa facto</i> cancellations.....	192.67
Real estate owned	12,978.58	Accounts payable	515.10
Real estate sold on contract...	13,010.75	Permanent stock	9,000.00
Furniture and fixtures	1.00	Contingent reserve	4,772.10
Other assets	144.31	Other reserves	4,029.03
		Undivided profits	4,421.80
Total assets	\$155,285.57	Total liabilities	\$155,285.57
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,269.80	Dividends paid and credited...	\$4,799.06
Interest, fines and fees.....	8,926.83	Expenses, operating	4,013.33
Rents and real estate sales....	1,103.01	Expenses and losses, real estate,	552.54
		Transferred to reserves	512.91
		Balance undivided profits....	4,421.80
Total	\$14,299.64	Total	\$14,299.64

Number of members, 530; number of borrowers, 149.

The Citizens Building and Loan Association, Junction City, Kan.

Organized under the laws of Kansas December 8, 1908; charter expires December 8, 1958.
President, R. O. THOMEN; secretary, ROY LUKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$47,491.03	Installment shares, investment,	\$143,070.22
Bonds, U. S. agencies	22,500.00	Full-paid shares	53,225.00
Federal Home Loan Bank stock	2,200.00	Prepaid shares	137,050.28
First-mortgage loans	281,729.23	Shares pledged on mtg. loans..	50,286.44
Loans on shares	7,187.00	Due borrowers	1,517.58
Taxes advanced for borrowers,	3,182.19	Dividends declared, not disb'd,	1,107.83
Insurance adv. for borrowers..	1,375.84	Accounts payable	2,374.20
Accounts receivable	760.36	Permanent stock	5,000.00
Real estate owned	4,000.00	Contingent reserve	5,850.00
Real estate sold on contract...	39,095.15	Undivided profits	24,399.25
Home office building	13,440.00		
Furniture and fixtures	920.00		
Total assets	\$423,880.80	Total liabilities	\$423,880.80
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$18,287.96	Dividends paid and credited..	\$20,622.19
Interest, fines and fees.....	25,623.08	Expenses, operating	3,759.19
Rents and real-estate sales....	7,352.92	Expenses and losses, real estate,	1,307.53
		Other expenses and losses.....	* 825.80
		Transferred to reserves	350.00
		Balance undivided profits.....	24,399.25
Total	\$51,263.96	Total	\$51,263.96
Number of members, 627; number of borrowers, 230.			

* \$166.86 Participation Certf. First National Bank.

* 658.94 Charge off Office Bldg. and Furniture.

The American Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 27, 1923; charter expires September 27, 1973.
President, G. E. LINQUIST; secretary, P. G. PETERSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$452.88	Installment shares, investment,	\$3,387.50
Federal Home Loan Bank stock,	3,800.00	Full-paid shares	75,403.48
First-mortgage loans	68,503.96	Prepaid, shares	7,049.95
Loans on shares	345.00	Opt'l paym't installm't shares,	5,834.38
Taxes advanced for borrowers,	1,954.43	Shares pledged on mtg. loans..	4,931.56
Insurance adv. for borrowers..	210.32	Dividends accrued	8,865.76
Accounts receivable	2,673.67	Dividends declared, not disb'd,	780.66
Judgments and equities	877.55	Advances from FHLB system,	28,318.31
Real estate owned	24,196.08	Borrowed money	1,750.00
Real estate sold on contract...	56,859.95	Accounts payable	154.70
Furniture and fixtures	820.00	Other liabilities	6,062.29
Other assets	2,480.13	Permanent stock	6,442.50
Total assets	\$163,173.97	Contingent reserve	3,700.34
		Other reserves	1,653.95
		Undivided profits	3,783.47
		Reserve for taxes	5,055.12
Total assets	\$163,173.97	Total liabilities	\$163,173.97
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,513.27	Dividends paid and credited...	\$2,934.69
Interest, fines and fees.....	8,611.82	Expenses, operating	6,088.29
Rents and real-estate sales...	4,526.22	Expenses and losses, real estate,	1,806.22
		Other expenses and losses....	2,078.46
		Transferred to reserves	960.18
		Balance undivided profits	3,783.47
Total	\$17,651.31	Total	\$17,651.31
Number of members, 394; number of borrowers, 60.			

The Anchor Building, Savings and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 2, 1924; charter expires September, 1974.
President, CLARENCE T. RICE; secretary, E. A. BENSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$190,684.68	Installment shares, investment,	\$2,317.28
Bonds, U. S. agencies	1,000.00	Full-paid shares	1,493,069.29
Federal Home Loan Bank stock,	35,500.00	Prepaid shares	6,413.30
First-mortgage loans	1,540,437.49	Opt'l paym't installm't shares,	676,317.78
Loans on shares	526.85	Shares pledged on mtg. loans..	2,340.76
Taxes advanced for borrowers,	4.66	Due borrowers	16,545.75
Insurance adv. for borrowers ..	13.00	Dividends accrued	51,761.37
Judgments and equities	1,461.52	Advances from FHLB system..	100,000.00
Real estate owned	61,470.01	<i>Ipsa facto</i> cancellations.....	641.03
Real estate sold on contract...	611,665.58	Accounts payable	4,677.14
Furniture and fixtures	8,023.16	Permanent stock	10,000.00
Other assets	3,113.24	Contingent reserve	22,400.00
		Other reserves	26,316.49
		Undivided profits	23,000.00
		Federal insurance reserve	18,100.00
Total assets	\$2,453,900.19	Total liabilities	\$2,453,900.19
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$22,500.00	Dividends paid and credited..	\$75,336.87
Interest, fines and fees.....	132,052.15	Expenses, operating	51,359.19
Rents and real-estate sales....	30,019.37	Expenses and losses, real estate,	16,223.86
Other earnings	1,052.68	Other expenses and losses....	2,585.73
		Transferred to reserves	17,118.55
		Balance undivided profits.....	23,000.00
Total	\$185,624.20	Total	\$185,624.20

Number of members, 2,981; number of borrowers, 920.

The Argentine Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas, September, 1906; charter expires September, 1956.
President, H. J. SMITH; secretary, FRANK S. POWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,296.27	Installment shares, investment,	\$22,584.19
Bonds, state and municipal...	1,000.00	Full-paid shares	318,705.26
Federal Home Loan Bank stock,	3,900.00	Opt'l payment installm't shares,	2,511.53
First-mortgage loans.....	219,745.81	Shares pledged on mtg. loans..	7,806.74
Taxes advanced for borrowers,	235.66	Due borrowers	1,563.90
Insurance adv. for borrowers..	34.43	Advances from FHLB system..	2,500.00
Accounts receivable	51.00	Advance paym't on taxes, ins..	2,058.55
Judgments and equities	1,910.78	Contingent reserve	31,500.00
Real estate owned	40,242.26	Other reserves	20,450.72
Real estate sold on contract...	126,403.66	Undivided profits	5,432.48
Home office building	7,100.00		
Furniture and fixtures	1,193.50		
Total assets	\$415,113.37	Total liabilities	\$415,113.37
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,365.20	Dividends paid and credited..	\$10,456.37
Interest, fines and fees.....	22,283.74	Expenses, operating	9,991.87
Rents and real-estate sales....	7,906.04	Expenses and losses, real estate,	5,856.75
Other earnings	549.18	Other expenses and losses....	666.69
		Transferred to reserves.....	2,700.00
		Balance undivided profits.....	5,432.48
Total	\$35,104.16	Total	\$35,104.16

Number of members, 258; number of borrowers, 201.

The Fidelity Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 15, 1901; charter expires October 15, 1951
President, W. J. SLOAN; secretary J. G. FLEMING.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$37,334.30	Installment shares, investment,	\$48,189.97
Bonds, U. S. agencies.....	188,700.00	Full-paid shares	627,200.00
Shares in other associations.....	500.00	Prepaid shares	100,248.26
First-mortgage loans	437,759.13	Deposit shares	84,617.06
Loans on shares	3,046.57	Shares pledged on mtg. loans..	52,401.21
Insurance adv. for borrowers...	36.27	Due borrowers	139.21
Accounts receivable	1,628.89	Dividends accrued	12,676.90
Judgments and equities.....	8,620.59	Borrowed money	15,000.00
Real estate owned.....	17,798.13	Taxes advanced by borrowers..	843.43
Real estate sold on contract...	433,587.33	Accounts payable	2,542.94
Furniture and fixtures	1.00	Reserve for real estate.....	100,000.00
Other assets	8,312.97	Reserve profit on real estate...	34,111.78
		Contingent reserve	23,500.00
		Other reserves	3,000.00
		Undivided profits	32,854.42
Total assets	\$1,137,325.18	Total liabilities	\$1,137,325.18
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$19,695.21	Dividends paid and credited..	\$25,894.55
Interest, fines and fees.....	59,190.62	Expenses, operating	14,307.36
Rents and real-estate sales...	4,418.62	Expenses and losses, real estate,	9,168.63
Dividend credit	276.69	Other expenses and losses.....	356.18
		Transferred to reserves	1,000.00
		Balance undivided profits.....	32,854.42
Total	\$83,581.14	Total	\$83,581.14

Number of members, 1,293; number of borrowers, 360.

The Gibraltar Building, Loan and Savings Association, Kansas City, Kan.

Organized under the laws of Kansas August 16, 1895; charter expires August 16, 1945.
President, E. L. FISCHER; secretary, I. W. LARSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$34,763.73	Installment shares, investment,	\$1,206.90
Bonds, U. S. agencies.....	10,002.81	Full-paid shares	452,135.50
Federal Home Loan Bank stock,	4,600.00	Prepaid shares	175.90
First-mortgage loans	317,560.79	Opt'l paym't installm't shares,	36,717.49
Loans on shares	100.00	Other shares	6,047.88
Taxes advanced for borrowers,	1,066.58	Shares pledged on mtg. loans..	8,221.28
Insurance adv. for borrowers..	135.09	Due borrowers	702.81
Accounts receivable	1.00	Accounts payable	2,316.36
Judgments and equities	692.15	Other liabilities	2,734.64
Real estate owned	10,613.26	Contingent reserve	23,000.00
Real estate sold on contract...	261,237.74	Other reserves	47,323.90
Furniture and fixtures	550.00	Undivided profits	60,740.49
Total assets	\$641,323.15	Total liabilities	\$641,323.15
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$52,082.51	Dividends paid and credited..	\$17,858.13
Interest, fines and fees.....	39,771.74	Expenses, operating	10,873.23
Rents and real-estate sales...	527.53	Expenses and losses, real estate,	60.70
Other earnings	81.19	Other expenses and losses.....	211.44
		Transferred to reserves	2,718.98
		Balance undivided profits.....	60,740.49
Total	\$92,462.97	Total	\$92,462.97

Number of members, 719; number of borrowers, 311.

The Inter-State Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas March 15, 1889; charter expires March 15, 1989.
President, deceased; acting secretary, T. J. SEWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$93,718.88	Installment shares, investment,	\$11,019.33
Bonds, U. S. agencies.....	5,000.00	Full-paid shares	1,319,994.84
Federal Home Loan Bank stock,	30,000.00	Prepaid shares	83,628.83
First-mortgage loans	1,654,611.29	Opt'l paym't installm't shares..	552,804.43
Loans on shares	350.00	Shares pledged on mtg. loans..	943.50
Accounts receivable	2,518.59	Due borrowers	15,919.90
Judgments and equities	14,361.78	Dividends declared, not disb'd,	22,642.91
Real estate owned.....	20,670.98	Advances from FHLB system..	292,000.00
Real estate sold on contract...	588,704.15	Borrowed money	40,000.00
Home office building.....	28,000.00	<i>Ipsa facto</i> cancellations.....	49.00
Furniture and fixtures	3,449.00	Accounts payable	2,957.10
Other assets	128.91	Contingent reserve	41,500.00
		Other reserves	93,187.37
		Undivided profits	9,866.37
Total assets	\$2,441,513.58	Total liabilities	\$2,441,513.58
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$9,683.01	Dividends paid and credited..	\$62,903.62
Interest, fines and fees.....	128,761.87	Expenses, operating	29,003.18
Rents and real-estate sales....	5,074.60	Expenses and losses, real estate,	5,326.03
Other earnings	1,699.70	Other expenses and losses.....	10,963.74
		Transferred to reserves.....	27,156.24
		Balance undivided profits.....	9,866.37
Total	\$145,219.18	Total	\$145,219.18
Number of members, 1,434; number of borrowers, 990.			

The Kansas Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September, 1908; charter expires September, 1958.
President, C. G. BARBEN; secretary, ROBERT B. ROSE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,789.90	Installment shares, investment,	\$9,003.39
Bonds, U. S. agencies.....	541.00	Full-paid shares	302,427.74
Federal Home Loan Bank stock,	5,000.00	Deposit shares	1,081.67
First-mortgage loans	166,988.29	Shares pledged on mtg. loans..	8,928.67
Loans on shares	9,753.29	Due borrowers	15.63
Taxes advanced for borrowers..	39.02	Advances from FHLB system..	34,843.00
Real estate owned	71,510.95	<i>Ipsa facto</i> cancellations.....	1,251.27
Real estate sold on contract...	148,621.91	Accounts payable	1,000.59
Furniture and fixtures	500.00	Other liabilities	2,138.76
Other assets	427.80	Contingent reserve	2,000.00
		Other reserves	47,232.09
		Undivided profits	250.00
Total assets	\$410,172.16	Total liabilities	\$410,172.16
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$250.00	Dividends paid and credited..	\$7,057.71
Interest, fines and fees.....	19,714.87	Expenses, operating	9,142.02
Rents and real-estate sales....	2,340.95	Expenses and losses, real estate,	357.82
Other earnings	1,278.37	Other expenses and losses.....	1,684.82
		Transferred to reserves.....	5,091.82
		Balance undivided profits.....	250.00
Total	\$23,584.19	Total	\$23,584.19
Number of members, 431; number of borrowers, 171.			

The Progressive Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 20, 1921; charter expires October 20, 1971.
President, E. O. MORRIS; secretary, N. C. CHRISTIANSEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,056.50	Full-paid shares	\$85,887.50
Federal Home Loan Bank stock,	1,500.00	Other shares	728.25
First-mortgage loans	17,772.19	Permanent stock	3,650.00
Loans on shares	391.50	Contingent reserve	4,435.70
Real estate owned	12,221.33	Profit on option contracts.....	11,190.72
Real estate sold on contract...	70,318.37	Undivided profits	3,167.72
Furniture and fixtures.....	800.00		
Total assets	\$109,059.89	Total liabilities	\$109,059.89
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,232.03	Dividends paid and credited...	\$2,719.12
Interest, fines and fees.....	6,624.66	Expenses, operating	3,885.42
Rents and real-estate sales....	2,320.50	Expenses and losses, real estate,	1,458.24
Other earnings	193.19	Transferred to reserves.....	139.88
		Balance undivided profits.....	3,167.72
Total	\$11,370.38	Total	\$11,370.38

Number of members, 64; number of borrowers, 52.

The Kingman Building, Savings and Loan Association, Kingman, Kan.

Organized under the laws of Kansas April, 1909; charter expires 1959.
President, F. J. CLOUD; secretary, M. E. CLOUD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,377.85	Installment shares, investment,	\$32,402.02
Federal Home Loan Bank stock,	1,600.00	Full-paid shares	3,400.00
First-mortgage loans	41,688.88	Shares pledged on mtg. loans..	3,872.90
Loans on shares	210.00	Dividends declared, not disb'd,	454.77
Taxes advanced for borrowers,	437.99	Accounts payable	11.01
Judgments and equities	507.70	Contingent reserve	2,178.00
Real estate owned	1,289.20	Undivided profits	11,645.91
Real estate sold on contract...	951.99		
Furniture and fixtures.....	1.00		
Total assets	\$53,964.61	Total liabilities	\$53,964.61
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$11,563.37	Dividends paid and credited..	\$2,223.12
Interest, fines and fees.....	3,467.99	Expenses, operating	1,090.31
Rents and real-estate sales....	309.50	Expenses and losses, real estate,	341.52
Other earnings	15.00	Transferred to reserves	55.00
		Balance undivided profits.....	11,645.91
Total	\$15,355.86	Total	\$15,355.86

Number of members, 133; number of borrowers, 64.

The Kinsley Building and Loan Association, Kinsley, Kan.

Organized under the laws of Kansas April 23, 1921; charter expires May 1, 1951.
President, W. P. STOLTENBERG; secretary, HARRY L. SCHNATTERLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$32,292.40	Installment shares, investment,	\$22,738.32
Bonds, U. S. agencies.....	7,395.00	Full-paid shares	158,975.00
Federal Home Loan Bank stock,	4,200.00	Prepaid shares	4,591.47
Shares in other associations...	200.00	Opt'l paym't installm't shares,	3,616.97
First-mortgage loans	157,289.34	Shares pledged on mtg. loans..	15,238.70
Loans on shares	585.00	Dividends accrued	2,300.00
Taxes advanced for borrowers,	1,428.44	Dividends declared, not disb'd'	2,710.02
Insurance adv. for borrowers..	260.22	Advances from FHLB system..	31,750.00
Judgments and equities	1,658.43	Contingent reserve	12,025.49
Real estate owned	32,014.57	Other reserves	10,880.35
Real estate sold on contract...	23,476.41	Undivided profits	5,951.79
Home office building.....	6,004.88		
Furniture and fixtures	232.61		
Other assets	3,540.81		
Total assets	\$270,778.11	Total liabilities	\$270,778.11
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,676.61	Dividends paid and credited...	\$6,851.98
Interest, fines and fees.....	12,387.77	Expenses, operating	4,020.67
Rents and real-estate sales...	3,296.49	Expenses and losses, real estate,	2,170.08
		Other expenses and losses....	118.12
		Transferred to reserves	2,248.23
		Balance undivided profits.....	5,951.79
Total	\$21,360.87	Total	\$21,360.87

Number of members, 311; number of borrowers, 182.

The Larned Building, Loan and Savings Association, Larned, Kan.

Organized under the laws of Kansas July 20, 1921; charter expires July 20, 1971.
President, G. L. FRIZELL; secretary, C. E. CLUTTER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$12,809.25	Installment shares, investment,	\$17,725.78
Bonds, U. S. agencies	15,000.00	Full-paid shares	129,500.00
Federal Home Loan Bank stock,	3,100.00	Prepaid shares	10,887.88
First-mortgage loans	105,205.72	Deposit shares	2,544.52
Loans on shares	144.90	Shares pledged on mtg. loans..	5,482.91
Taxes advanced for borrowers,	1,260.79	Due borrowers	255.74
Insurance adv. for borrowers..	105.54	Dividends accrued	200.00
Accounts receivable	281.00	Dividends declared, not disb'd,	2,091.90
Judgments and equities	15.00	<i>Ipsa facto</i> cancellations.....	168.09
Real estate owned	32,164.87	Other liabilities	1,171.16
Real estate sold on contract...	26,443.18	Permanent stock	10,000.00
Furniture and fixtures	300.00	Contingent reserve	8,411.13
		Undivided profits	8,400.14
Total assets	\$196,839.25	Total liabilities	\$196,839.25
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,400.14	Dividends paid and credited..	\$5,371.35
Interest, fines and fees.....	10,174.49	Expenses, operating	3,921.38
Rents and real-estate sales...	2,546.66	Expenses and losses, real estate,	1,271.92
		Other expenses and losses....	14.85
		Transferred to reserves	2,141.65
		Balance undivided profits.....	8,400.14
Total	\$21,121.29	Total	\$21,121.29

Number of members, 292; number of borrowers, 128.

The Douglas County Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas April 27, 1915; charter expires April 27, 1965.
President, JOHN C. EMICK; secretary, PEARL EMICK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$47,293.83	Full-paid shares	\$406,950.00
Federal Home Loan Bank stock,	5,000.00	Opt'l paym't installm't shares,	156,678.97
Other securities	21,067.50	Other shares	326.27
Shares in other associations...	20,000.00	Due borrowers	1,138.16
First-mortgage loans	430,629.22	Dividends declared, not disb'd,	6,018.46
Real estate owned	3,000.00	Reserve profit RESOC	5,796.50
Real estate sold on contract...	64,694.84	<i>Ipsa facto</i> cancellations	86.07
Home office building	12,500.00	Accounts payable	1,664.46
Other assets	12,150.00	Other liabilities	2,292.79
		Permanent stock	10,000.00
		Contingent reserve	5,500.00
		Other reserves	9,864.25
		Undivided profits	10,019.46
Total assets	\$616,335.39	Total liabilities	\$616,335.39
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$10,788.46	Dividends paid and credited...	\$15,881.47
Interest, fines and fees.....	31,733.51	Expenses, operating	7,841.25
Rents and real-estate sales....	3,412.49	Expenses and losses, real estate,	2,903.85
Other earnings	1,725.20	Other expenses and losses....	2,072.53
		Transferred to reserves.....	8,941.10
		Balance undivided profits.....	10,019.46
Total	\$47,659.66	Total	\$47,659.66

Number of members, 523; number of borrowers, 325.

The Lawrence Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas December, 1908; charter expires December, 1958.
President, CHAS. E. LOUK; secretary, L. E. EBY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$46,164.37	Full-paid shares	\$92,855.00
Bonds, U. S. agencies	25,000.00	Opt'l paym't installm't shares,	230,879.88
Federal Home Loan Bank stock,	6,700.00	Shares pledged on mtg. loans..	14,648.02
First-mortgage loans	236,425.96	Dividends declared, not disb'd,	1,335.05
Loans on shares	215.15	Reserves for FHA borrowers...	518.29
Real estate sold on contract...	26,831.27	Deferred profit on R. E. sold..	5,827.48
Home office building	35,000.00	Special reserve	824.93
Furniture and fixtures	1.00	Other liabilities	7.33
		Reserve for share insurance...	5,200.00
		Contingent reserve	13,420.24
		Other reserves	14.43
		Undivided profits	10,807.10
Total assets	\$376,337.75	Total liabilities	\$376,337.75
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,791.88	Dividends paid and credited..	\$10,371.45
Interest, fines and fees.....	19,799.06	Expenses, operating	5,837.12
Rents and real-estate sales....	5,474.00	Expenses and losses, real estate,	3,987.45
Other earnings	97.10	Other expenses and losses....	143.98
		Transferred to reserves.....	2,014.44
		Balance undivided profits.....	10,807.10
Total	\$33,161.54	Total	\$33,161.54

Number of members, 720; number of borrowers, 200.

The Citizen's Mutual Building and Loan Association, Leavenworth, Kan.

Organized under the laws of Kansas March 14, 1884; charter expires March 14, 1983.
President, T. T. REYBURN; secretary, GEORGE W. HOINS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$71,219.70	Installment shares, investment..	\$157,527.76
Bonds, state and municipal....	27,625.00	Full-paid shares	827,500.00
Federal Home Loan Bank stock..	11,200.00	Shares pledged on mtg. loans..	439,347.47
First mortgage loans.....	1,472,291.22	Due borrowers	3,035.63
Loans on shares.....	750.00	Dividends declared, not disb'd,	16,477.57
Taxes advanced for borrowers..	2,221.74	Accounts payable	9,992.90
Insurance adv. for borrowers..	486.91	Other liabilities	542.59
Accounts receivable	1,302.83	Contingent reserve	147,573.86
Judgments and equities.....	2,099.94	Undivided profits	65,633.79
Real estate owned.....	1,200.00		
Real estate sold on contract..	66,889.79		
Home office building.....	10,000.00		
Furniture and fixtures.....	344.44		
Total assets	\$1,667,631.57	Total liabilities	\$1,667,631.57
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$52,791.78	Dividends paid and credited...	\$79,324.75
Interest, fines and fees.....	114,618.72	Expenses, operating	23,434.21
Rents and real-estate sales....	4,369.91	Transferred to reserves.....	3,482.16
Other earnings	94.50	Balance undivided profits....	65,633.79
Total	\$171,874.91	Total	\$171,874.91

Number of members, 1,765; number of borrowers, 1,069.

The Leavenworth Mutual B., L. and Savings Association, Leavenworth, Kan.

Organized under the laws of Kansas April 4, 1888; charter expires April 4, 1987.
President, A. W. BAUER; secretary, F. W. ORLOWSKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$24,488.54	Installment shares, investment..	\$69,550.39
Bonds, state and municipal....	5,750.00	Full-paid shares	746,050.00
Federal Home Loan Bank stock..	6,700.00	Shares pledged on mtg. loans..	261,551.46
First-mortgage loans	931,403.40	Due borrowers	60.42
Loans on shares.....	6,398.50	Dividends accrued	14,905.25
Taxes advanced for borrowers..	4,256.33	Other liabilities	4,386.39
Insurance adv. for borrowers..	617.45	Contingent reserve	29,084.02
Judgments and equities.....	4,184.34	Other reserves	7,278.83
Real estate owned.....	50,101.02	Undivided profits	104,662.12
Real estate sold on contract..	201,976.68		
Furniture and fixtures.....	1,196.35		
Other assets	456.27		
Total assets	\$1,237,528.88	Total liabilities	\$1,237,528.88
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$85,916.54	Dividends paid and credited..	\$47,409.06
Interest, fines and fees.....	78,786.19	Expenses, operating	16,690.36
Rents and real-estate sales....	22,742.86	Expenses and losses, real estate,	18,745.58
Other earnings	61.53	Balance undivided profits....	104,662.12
Total	\$187,507.12	Total	\$187,507.12

Number of members, 1,344; number of borrowers, 776.

The Lyons Building and Loan Association, Lyons, Kan.

Organized under the laws of Kansas March 12, 1913; charter expires March 12, 1963.
President, L. C. NEEDHAM; secretary, A. G. HARTONFT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,959.09	Installment shares, investment,	\$22,730.26
Bonds, U. S. agencies	80,000.00	Full-paid shares	381,025.00
Federal Home Loan Bank stock,	10,000.00	Prepaid shares	57,930.75
Other securities	4,853.46	Opt'l paym't installm't shares,	26,120.21
Shares in other associations...	15,000.00	Shares pledged on mtg. loans..	14,017.85
First-mortgage loans	308,020.78	Due borrowers	1,459.45
Loans on shares	1,268.00	Accounts payable	1,607.79
Accounts receivable	5.90	Other liabilities	54.57
Real estate owned	31,028.96	Permanent stock	15,150.00
Real estate sold on contract...	103,638.08	Contingent reserve	7,300.00
Furniture and fixtures	100.00	Other reserves	31,914.17
Other assets	12.25	Undivided profits	9,576.47
Total assets	\$568,886.52	Total liabilities	\$568,886.52
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,800.55	Dividends paid and credited...	\$14,332.68
Interest, fines and fees.....	29,980.18	Expenses, operating	11,821.94
Rents and real-estate sales....	2,023.70	Expenses and losses, real estate,	922.99
Other earnings	414.30	Transferred to reserves	3,564.65
Total	\$40,218.73	Balance undivided profits.....	9,576.47
Total	\$40,218.73	Total	\$40,218.73

Number of members, 428; number of borrowers, 306.

The Pioneer Savings and Loan Association, McPherson, Kan.

Organized under the laws of Kansas September, 1919; charter expires, November, 1969.
President, JAMES A. CASSLER; secretary, A. W. BREMYER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$28,065.42	Installment shares, investment,	\$68,494.81
Bonds, U. S. agencies	40,000.00	Full-paid shares	397,350.00
State and municipal	4,500.00	Prepaid shares	48,117.85
Federal Home Loan Bank stock,	13,000.00	Opt'l paym't installm't shares,	107,535.29
Shares in other associations ..	4,100.00	Taxes reserve	254.97
First-mortgage loans	320,736.86	Equipment reserve	150.00
Loans on shares	3,390.82	Special reserve	1,035.62
Judgments and equities	4,931.88	Fee reserve	1,034.86
Real estate owned	132,573.56	Due borrowers	2,583.30
Real estate sold on contract...	145,156.73	Dividends accrued	9,905.86
Home office building	10,000.00	Dividends declared, not disb'd,	6,647.84
Furniture and fixtures	2,530.13	Advances from FHLB system..	52,375.00
Other assets	1,630.86	Accounts payable	375.00
Total assets.....	\$710,616.26	Other liabilities	2,192.31
Total assets.....	\$710,616.26	Permanent stock	5,000.00
Total assets.....	\$710,616.26	Contingent reserve	4,781.95
Total assets.....	\$710,616.26	Undivided profits	2,781.60
Total assets.....	\$710,616.26	Total liabilities.....	\$710,616.26
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,781.60	Dividends paid and credited...	\$19,119.65
Interest, fines and fees.....	33,781.03	Expenses, operating	11,191.51
Rents and real-estate sales...	11,039.25	Expenses and losses, real estate,	7,454.62
Other earnings	4.87	Other expenses	3,570.05
Profit on withdrawals	161.14	Transferred to reserves	4,450.73
Dividends	800.27	Balance undivided profits.....	2,781.60
Total	\$48,568.16	Total	\$48,568.16
Total	\$48,568.16	Total	\$48,568.16

Number of members, 1,876; number of borrowers, 193.

The Home Building and Loan Association, Manhattan, Kan.

Organized under the laws of Kansas August 23, 1906; charter expires August 23, 1981.
President, RALPH R. PRICE; asst. secretary, MARIE E. BRANNICK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$32,517.82	Installment shares, investment..	\$243,343.96
Bonds, U. S. agencies.....	121,750.00	Full-paid shares	154,330.19
First-mortgage loans	438,197.12	Prepaid shares	251,726.18
Loans on shares.....	5,278.00	Shares pledged on mtg. loans..	772.51
Taxes advanced for borrowers..	1,559.50	Due borrowers	124.95
Insurance adv. for borrowers..	61.75	<i>Ipso facto</i> cancellations	37.85
Judgments and equities.....	3,163.14	Other liabilities	2,472.89
Real estate owned.....	34,903.65	Contingent reserve	10,000.00
Real estate sold on contract...	63,286.52	Other reserves	8,784.63
Furniture and fixtures.....	1.00	Undivided profits	29,125.34
Total assets	\$700,718.50	Total liabilities	\$700,718.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$25,914.03	Dividends paid and credited..	\$28,532.59
Interest, fines and fees.....	35,969.23	Expenses, operating	4,604.58
Rents and real-estate sales....	3,059.42	Expenses and losses, real estate,	960.57
Other earnings	77.12	Transferred to reserves.....	1,796.72
Total	\$65,019.80	Balance undivided profits.....	29,125.34
Total	\$65,019.80	Total	\$65,019.80

Number of members, 763; number of borrowers, 208.

The Union Building, Loan and Savings Association, Manhattan, Kan.

Organized under the laws of Kansas April 15, 1915; charter expires April 15, 1965.
President, HENRY OTTO; asst. secretary, ANNA ANDERSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,884.82	Installment shares, investment..	\$79,322.26
Bonds, U. S. agencies.....	20,383.60	Full-paid shares	296,939.89
Federal Home Loan Bank stock,	2,200.00	Prepaid shares	103,749.38
First-mortgage loans	308,033.18	Shares pledged on mtg. loans..	430.12
Loans on shares.....	19,325.00	Due borrowers	895.37
Insurance adv. for borrowers..	26.46	Accounts payable	2,477.87
Real estate owned.....	139,107.53	Other reserves	73,407.18
Real estate sold on contract...	34,390.08	Undivided profits	1,128.60
Home office building.....	18,000.00	Total liabilities	\$558,350.67
Total assets	\$558,350.67	Total	\$558,350.67
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$856.11	Dividends paid and credited...	\$22,176.45
Interest, fines and fees.....	28,121.98	Expenses, operating	5,374.84
Rents and real-estate sales....	15,096.55	Expenses and losses, real estate,	8,226.46
Other earnings	216.16	Transferred to reserves.....	7,384.45
Total	\$44,290.80	Balance undivided profits.....	1,128.60
Total	\$44,290.80	Total	\$44,290.80

Number of members, 563; number of borrowers, 168.

The Peoples Building and Loan Association, Marysville, Kan.

Organized under the laws of Kansas August 31, 1921; charter expires August 31, 1971.
President, R. L. HELVERING; secretary, DORIS W. ZELLERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$25,909.54	Full-paid shares	\$70,875.00
Bonds, state and municipal...	8,980.00	Opt'l paym't installm't shares,	917.32
Federal Home Loan Bank stock,	2,400.00	Rural-credit installment shares,	2,360.22
Other securities	5,783.36	Rural-credit full-paid shares...	208,744.00
First-mortgage loans	189,604.43	Shares pledged on mtg. loans..	5,967.96
Taxes advanced for borrowers..	56.61	Other liabilities	1,175.59
Judgments and equities	3,288.34	Permanent stock	30,000.00
Real estate owned	62,688.10	Contingent reserve	10,932.52
Real estate sold on contract...	46,186.28	Other reserves	11,772.91
Home office building.....	6,200.00	Undivided profits	8,627.28
Furniture and fixtures	850.00	Unearned profit on R. E. sold,	573.86
Total assets	\$351,946.66	Total liabilities	\$351,946.66
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,866.38	Dividends paid and credited...	\$9,243.96
Interest, fines and fees	15,113.65	Expenses, operating	3,534.71
Rents and real-estate sales....	5,167.34	Expenses and losses, real estate,	5,579.04
Other earnings	387.62	Other expenses and losses.....	300.00
Total	\$27,534.99	Transferred to reserves.....	250.00
		Balance undivided profits.....	8,627.28
Total	\$27,534.99	Total	\$27,534.99

Number of members, 299; number of borrowers, 166.

The Barber County Building and Loan Association, Medicine Lodge, Kan.

Organized under the laws of Kansas November 28, 1919; charter expires November 28, 1969.
President, HARDIN GILBERT; secretary, E. E. LAKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$60,565.23	Installment shares, investment,	\$18,111.10
Bonds, U. S. agencies	59,600.00	Full-paid shares	256,750.00
Federal Home Loan Bank stock,	6,100.00	Prepaid shares	20,857.52
Shares in other associations...	20,000.00	Opt'l paym't installm't shares,	395,252.86
First-mortgage loans	559,924.63	Shares pledged on mtg. loans..	150,681.74
Loans on shares	300.00	Due borrowers	272.44
Taxes advanced for borrowers,	1,937.42	Other liabilities	4,590.68
Insurance adv. for borrowers..	87.99	Permanent stock	10,000.00
Judgments and equities.....	306.88	Contingent reserve	10,400.00
Real estate owned	98,039.29	Other reserves	13,439.19
Real estate sold on contract...	83,494.09	Undivided profits	15,000.00
Home office building.....	5,000.00	Total liabilities	\$895,355.53
Total assets	\$895,355.53		
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$15,000.00	Dividends paid and credited...	\$40,995.79
Interest, fines and fees	56,870.74	Expenses, operating	13,876.87
Rents and real-estate sales....	8,783.67	Expenses and losses, real estate,	4,843.58
Other earnings	1,566.70	Other expenses and losses.....	94.14
Total	\$82,221.11	Transferred to reserves.....	7,410.73
		Balance undivided profits.....	15,000.00
Total	\$82,221.11	Total	\$82,221.11

Number of members, 1,792; number of borrowers, 526.

The Neodesha Building and Loan Association, Neodesha, Kan.

Organized under the laws of Kansas February, 1888; charter expires February, 1963.
President, W. S. PETTIT; secretary, LEROY BRADFIELD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$9,148.55	Installment shares, investment..	\$2,358.05
Bonds, U. S. agencies.....	10,000.00	Full-paid shares	117,830.00
Federal Home Loan Bank stock,	1,400.00	Opt'l paym't installm't shares,	2,532.08
First-mortgage loans	121,541.40	Shares pledged on mtg. loans..	3,036.43
Loans on shares.....	210.83	Due borrowers	53.40
Taxes advanced for borrowers..	1,683.95	Dividends declared, not disb'd.	1,729.17
Insurance adv. for borrowers...	158.85	Accounts payable	48.42
Real estate sold on contract...	1,273.80	Other liabilities	1,581.13
Furniture and fixtures.....	1.00	Contingent reserve	8,400.20
Other assets	120.00	Other reserves	1,051.09
		Undivided profits	6,918.41
Total assets	\$145,538.38	Total liabilities	\$145,538.38
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,154.73	Dividends paid and credited..	\$4,580.11
Interest, fines and fees.....	8,148.66	Expenses, operating	2,752.91
Rents and real-estate sales....	32.88	Other expenses and losses.....	87.00
Other earnings	2.16	Balance undivided profits.....	6,918.41
Total	\$14,338.43	Total	\$14,338.43

Number of members, 105; number of borrowers, 146.

The Railroad Building, Loan and Savings Association, Newton, Kan.

Organized under the laws of Kansas May 1, 1896; charter expires May 1, 1976.
President, J. C. McNAUGHTEN; secretary, G. EVERETT McCANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$559,085.99	Installment shares, investm't... \$479,311.17	
Bonds, U. S. agencies.....	350,450.00	Full-paid shares	4,152,225.00
Other securities	45,494.26	Prepaid shares	229,427.28
First-mortgage loans	4,092,041.97	Shares pledged on mtg. loans.	1,069,746.97
Loans on shares.....	31,102.53	Due borrowers	14,259.79
Taxes advanced for borrowers..	38,320.20	Reserve for dividends.....	5,000.00
Insurance adv. for borrowers...	2,194.19	<i>Ipsa facto</i> cancellations.....	2,569.67
Accounts receivable	252.15	Accounts payable	1,606.22
Judgments	28,236.58	Adv. p'mts. by borrowers....	9,538.45
Real estate owned.....	553,251.91	Contingent reserve	203,746.06
Real estate sold on contract...	951,730.89	Other reserves	1,944.10
Home office bldg and McLain		Undivided profits	576,942.87
bldg	82,500.00	Reserve for interest, defense	
Other assets	12,386.91	bonds	730.00
Total assets	\$6,747,047.58	Total liabilities	\$6,747,047.58
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$551,951.75	Dividends paid and credited..	\$242,100.15
Interest, fines and fees.....	366,306.18	Expenses, operating	81,478.42
Rents and real-estate sales....	55,268.62	Expenses and losses, real estate,	56,929.83
Other earnings	2,441.29	Other expenses and losses.....	16.57
		Transferred to reserves.....	18,500.00
		Balance undivided profits.....	576,942.87
Total	\$975,967.84	Total	\$975,967.84

Number of members, 8,775; number of borrowers, 3,182.

The Norton County Building and Loan Association, Norton, Kan.

Organized under the laws of Kansas May 20, 1922; charter expires May 20, 1972.
President, E. S. DAVIDSON; secretary, EVA L. KIDDER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,234.85	Installment shares, investment..	\$20,695.28
Bonds, U. S. agencies.....	6,700.00	Full-paid shares	76,900.00
Federal Home Loan Bank stock,	1,500.00	Prepaid shares	25,011.29
Other securities	600.00	Deposit shares	28,891.40
First-mortgage loans	142,492.70	Rural-credit full-paid shares..	6,500.00
Loans on shares.....	2,000.00	Other shares	140.26
Taxes advanced for borrowers..	3,286.12	Shares pledged on mtg. loans..	5,802.80
Real estate owned.....	8,580.43	Due borrowers	20.16
Real estate sold on contract...	7,550.13	Accounts payable	947.80
Furniture and fixtures.....	500.00	Other liabilities	297.46
Other assets	20.00	Permanent stock	5,000.00
		Contingent reserve	5,025.00
		Other reserves	8,959.89
		Undivided profits	3,272.89
Total assets	\$187,464.23	Total liabilities	\$187,464.23
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,272.89	Dividends paid and credited..	\$5,071.64
Interest, fines and fees.....	9,535.86	Expenses, operating	3,872.52
Rents and real-estate sales...	1,431.18	Expenses and losses, real estate,	632.54
Other earnings	256.23	Other expenses and losses....	41.71
		Transferred to reserves.....	1,604.86
		Balance undivided profits.....	3,272.89
Total	\$14,496.16	Total	\$14,496.16

Number of members, 292; number of borrowers, 116.

The Reserve Building and Loan Association, Oberlin, Kan.

Organized under the laws of Kansas June 9, 1922; charter expires June 9, 1972.
President, R. F. LANDAU; secretary, H. C. VOTAPKA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,340.00	Installment shares, investment,	\$1,442.42
Bonds, U. S. agencies	15,000.00	Direct credit shares	1,012.45
Federal Home Loan Bank stock,	1,500.00	Prepaid shares	23,516.27
First-mortgage loans	65,776.19	Opt'l paym't installm't shares,	30,460.46
Taxes advanced for borrowers,	358.11	Rural-credit full-paid shares..	104,850.00
Real estate owned	68,672.23	Shares pledged on mtg. loans..	1,321.95
Real estate sold on contract....	21,767.04	Taxes paid in adv. by borrow'rs,	672.28
Furniture and fixtures	500.00	Specific reserves	354.23
		<i>Ipsa facto</i> cancellations.....	203.88
		Deferred credits	2,715.23
		Permanent stock	10,000.00
		Contingent reserve	1,795.85
		Real estate reserve	7,963.61
		Undivided profits	1,604.94
Total assets	\$187,913.57	Total liabilities	\$187,913.57
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$1,410.12	Dividends paid and credited..	\$4,611.89
Interest, fines and fees.....	5,725.99	Expenses, operating	1,454.93
Rents and real-estate sales...	6,864.99	Expenses and losses, real estate,	2,674.81
Other earnings	15.00	Transferred to reserves	3,669.53
		Balance undivided profits	1,604.94
Total	\$14,016.10	Total	\$14,016.10

Number of members, 486; number of borrowers, 45.

The Osborne County Building and Loan Association, Osborne, Kan.

Organized under the laws of Kansas April 20, 1923; charter expires April 20, 1973.
President, J. E. HENSHALL; secretary, E. A. FORD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,973.15	Full-paid shares	\$63,120.00
Federal Home Loan Bank stock,	1,500.00	Opt'l paym't installm't shares,	1,854.24
First-mortgage loans	60,556.88	Deposit shares	6,040.72
Accounts receivable	1.00	Rural-credit full-paid shares..	3,000.00
Real estate owned.....	21,176.70	Other shares	45.00
Real estate sold on contract...	1,311.42	Dividends declared, not disb'd,	1,199.56
Furniture and fixtures	74.50	<i>Ipso facto</i> cancellations	118.94
Other assets	33.75	Accounts payable	506.91
		Other liabilities	588.86
		Permanent stock	6,200.00
		Contingent reserve	4,078.74
		Other reserves	860.85
		Undivided profits	3,013.58
Total assets	\$90,627.40	Total liabilities	\$90,627.40
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,791.25	Dividends paid and credited..	\$2,477.19
Interest, fines and fees.....	4,102.46	Expenses, operating	2,448.99
Rents and real-estate sales....	2,858.00	Expenses and losses, real estate,	1,556.44
Other earnings	18.83	Other expenses and losses.....	33.49
Home Loan Bank	15.00	Transferred to reserves.....	493.85
Prem. FHA debentures.....	203.00	Balance undivided profits ...	3,013.58
Reserve for taxes.....	35.00		
Total	\$10,023.54	Total	\$10,023.54

Number of members, 250; number of borrowers, 48.

The Home Savings and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas May 19, 1919; charter expires May 19, 1969.
President, E. L. WARNER; secretary, S. W. HUMPHREYS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$394,060.19	Installment shares, investment.	\$13,140.40
Bonds, state and municipal....	75,000.00	Full-paid shares	872,800.00
Federal Home Loan Bank stock	17,500.00	Prepaid shares	15,097.32
Other securities	3,250.00	Opt'l paym't installm't shares.	1,358,395.11
First-mortgage loans	1,670,550.82	D. C. shares	778.27
Loans on shares.....	265.00	Shares pledged on mtg. loans.	3,324.21
Taxes advanced for borrowers..	2,032.23	Due borrowers	2,047.50
Insurance adv. for borrowers..	534.78	Dividends accrued	13,028.18
Accounts receivable	1,575.09	Accounts payable	203.05
Judgments and equities	1,756.42	Other liabilities	14,728.35
Real estate owned.....	150,046.43	Permanent stock	10,000.00
Real estate sold on contract...	77,944.72	Contingent reserve	26,692.91
Furniture and fixtures.....	6,577.44	Other reserves	39,651.47
Other assets	789.00	Undivided profits	31,995.35
Total assets	\$2,401,882.12	Total liabilities	\$2,401,882.12
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$27,303.82	Dividends paid and credited..	\$63,352.75
Interest, fines and fees.....	104,346.41	Expenses, operating	25,789.60
Rents and real-estate sales....	10,851.24	Expenses and losses, real estate,	9,717.22
Other earnings	393.54	Other expenses and losses.....	1,687.33
		Transferred to reserves.....	10,352.76
		Balance undivided profits.....	31,995.35
Total	\$142,895.01	Total	\$142,895.01

Number of members, 4,195; number of borrowers, 799.

The Ottawa Building and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas April 1, 1889; charter expires March 31, 1988.
President, C. T. WALLACE; secretary, DEAN BERLIN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$22,110.61	Installment shares, investment..	\$28,025.25
Bonds, state and municipal....	30,263.17	Full-paid shares	222,750.00
First-mortgage loans	242,618.52	Prepaid shares	434.71
Loans on shares.....	3,275.00	Opt'l paym't installm't shares..	22,545.30
Taxes advanced for borrowers..	376.59	Shares pledged on mtg. loans..	5,934.86
Judgments and equities.....	1,905.06	Due borrowers	781.74
Real estate owned.....	3,593.94	Dividends declared, not disb'd,	3,380.70
Real estate sold on contract...	3,396.24	Accounts payable	137.83
Furniture and fixtures.....	529.80	Other liabilities	374.00
		Permanent stock	5,000.00
		Contingent reserve	936.34
		Undivided profits	17,768.70
Total assets	\$308,068.93	Total liabilities	\$308,068.93
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$13,071.18	Dividends paid and credited..	\$8,239.63
Interest, fines and fees.....	18,398.15	Expenses, operating	4,543.64
Rents and real-estate sales....	181.00	Expenses and loss, real estate..	483.36
		Other expenses and losses.....	615.00
		Balance undivided profits....	17,768.70
Total	\$31,650.33	Total	\$31,650.33

Number of members, 458; number of borrowers, 228.

The Overland Park Savings and Loan Association, Overland Park, Kan.

Organized under the laws of Kansas May 20, 1925; charter expires May 20, 1975.
President, ERNEST D. CROSS; secretary, H. C. PHILLIPS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,824.45	Full-paid shares	\$53,300.00
First-mortgage loans	76,050.65	Opt'l paym't installm't shares,	938.61
Taxes advanced for borrowers,	188.13	Rural-credit full-paid shares..	11,400.00
Real estate owned	635.79	Shares pledged on mtg. loans..	68.00
Real estate sold on contract...	2,889.37	Due borrowers	1,678.80
Furniture and fixtures	110.00	Dividends declared, not disb'd,	1,475.86
		Borrowed money	2,000.00
		Permanent stock	5,000.00
		Contingent reserve	2,930.00
		Undivided profits	6,907.12
Total assets	\$85,698.39	Total liabilities	\$85,698.39
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,908.20	Dividends paid and credited..	\$2,804.44
Interest, fines and fees.....	4,717.43	Expenses, operating	869.23
Rents and real-estate sales....	65.00	Expenses and losses, real estate,	9.84
		Other expenses and losses.....	15.00
		Transferred to reserves.....	85.00
		Balance undivided profits....	6,907.12
Total	\$10,690.63	Total	\$10,690.63

Number of members, 125; number of borrowers, 68.

The Peoples Building and Loan Association, Parsons, Kan.

Organized under the laws of Kansas February 18, 1924; charter expires February 18, 1974.
President, L. E. GOODRICH; secretary-treasurer, E. L. HUCKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$119,326.66	Installment shares, investment,	\$6,562.96
Bonds, U. S. agencies	32,200.00	Full-paid shares	1,122,022.82
Federal Home Loan Bank stock,	11,000.00	Prepaid shares	9,055.45
Shares in other associations...	43,000.00	Opt'l paym't installm't shares,	90,163.66
First-Mortgage loans	1,080,202.67	Unapplied mortgage credits...	480.38
Loans on shares	725.00	Shares pledged on mtg. loans...	15,040.06
Taxes advanced for borrowers,	3,006.81	Due borrowers	14,507.33
Real estate owned	11,901.00	Dividends declared, not disb'd,	16,424.13
Real estate sold on contract...	47,090.64	Taxes, ins., MIP pd. in (adv.),	17,100.92
Home office building	10,675.00	Income col. in advance.....	237.38
Furniture and fixtures	800.00	Unearned profit	4,059.16
Deferred chgs. office supplies..	100.75	Accounts payable	354.46
		Federal insurance reserve	9,100.00
		Permanent stock	4,800.00
		Contingent reserve	10,725.00
		Other reserves	1,792.33
		Undivided profits	37,596.49
Total assets	\$1,360,022.53	Total liabilities.....	\$1,360,022.53
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$28,126.95	Dividends paid and credited..	\$35,049.90
Interest, fines and fees.....	61,257.66	Expenses, operating	16,383.85
Rents and real-estate sales...	6,777.36	Expenses and losses, real estate,	1,328.89
Other earnings	1,678.85	Other expenses losses.....	4,408.69
		Transferred to reserves.....	3,073.00
		Balance undivided profits	37,596.49
Total	\$97,840.82	Total	\$97,840.82
Number of members, 1,379; number of borrowers, 733.			

The Linn County Savings and Rural Credit Association, Pleasanton, Kan.

Organized under the laws of Kansas July 1, 1921; charter expires July 1, 1971.
President, SAMUEL TUCKER; secretary, RUBY JOHNSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,104.06	Installment shares, investment..	\$804.02
Federal Home Loan Bank stock,	1,600.00	Full-paid shares	106,345.00
First-mortgage loans	151,200.01	Prepaid shares	418.77
Loans on shares	760.00	Opt'l paym't installm't shares.	6,369.16
Real estate sold on contract..	3,355.48	Deposit shares	231.17
Home office building.....	3,500.00	Rural-credit full-paid shares..	12,900.00
Furniture and fixtures.....	50.00	Shares pledged on mtg. loans..	1,629.28
Other assets	456.55	Due borrowers	11,888.25
		Dividends declared, not disb'd.	2,848.99
		Other liabilities	3.69
		Permanent stock	10,000.00
		Contingent reserve	3,486.48
		Other reserves	1,657.07
		Undivided profits	5,444.22
Total assets	\$164,026.10	Total liabilities	\$164,026.10
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,671.51	Dividends paid and credited...	\$5,651.67
Interest, fines and fees.....	9,768.20	Expenses, operating	3,401.28
Rents and real-estate sales.....	617.50	Other expenses and losses....	25.00
Other earnings	14.92	Transferred to reserves.....	549.96
		Balance undivided profits.....	5,444.22
Total	\$15,072.13	Total	\$15,072.13
Number of members, 216; number of borrowers, 104.			

The Wheat Belt Building and Loan Association, Pratt, Kan.

Organized under the laws of Kansas May 13, 1919; charter expires May 13, 1969.
President, FRANK A. MILNE; secretary, C. L. CRAMER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$33,493.10	Installment shares, investment..	\$87.79
Federal Home Loan Bank stock,	1,600.00	Full-paid shares	143,314.65
First-mortgage loans	20,581.98	Prepaid shares	3,617.48
Taxes advanced for borrowers..	170.15	Deposit shares	11,210.04
Insurance adv. for borrowers....	9.20	Shares pledged on mtg. loans..	1,057.99
Real estate owned.....	63,591.61	Dividends declared, not disb'd,	2,414.90
Real estate sold on contract....	63,930.92	Reserve for loss on R. E. own'd	145.52
Home office building.....	10,000.00	Other liabilities	688.22
Furniture and fixtures.....	1,000.00	Permanent stock	10,080.00
		Contingent reserve	1,222.07
		Other reserves	9,937.18
		Undivided profits	7,395.25
		Reserve for unearned interest..	3,205.87
Total assets	\$194,376.96	Total liabilities	\$194,376.96
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,879.33	Dividends paid and credited..	2,500.00
Interest, fines and fees.....	6,156.07	Expenses, operating	4,212.10
Rents and real-estate sales....	12,065.16	Expenses and losses, real estate,	7,504.13
Other earnings	562.75	Other expenses and losses....	651.83
		Transferred to reserves.....	400.00
		Balance undivided profits....	7,395.25
Total	\$22,663.31	Total	\$22,663.31

Number of members, 503; number of borrowers and contracts 87.

The Russell County Building and Loan Association, Russell, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, J. W. BLAIR; secretary, RUTH BRUNEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,135.08	Installment shares, investment,	\$12,454.12
Federal Home Loan Bank stock,	5,000.00	Prepaid shares	2,916.50
First-mortgage loans	181,815.95	Opt'l paym't installm't shares,	10,964.66
Loans on shares	530.14	Rural-credit full-paid shares..	256,403.04
Insurance adv. for borrowers..	2,624.23	Shares pledged on mtg. loans..	8,300.97
Judgments and equities.....	6,038.81	Dividends accrued	4,866.43
Real estate owned	83,799.00	Dividends declared, not disb'd,	3,459.14
Real estate sold on contract....	52,836.45	Advances from FHLB system..	15,000.00
Home office building	27,250.00	Other liabilities	2,479.81
Furniture and fixtures	678.31	Permanent stock	12,800.06
Other assets	2,083.63	Contingent reserve	20,613.22
		Other reserves	13,858.69
		Undivided profits	12,674.96
Total assets	\$376,791.60	Total liabilities	\$376,791.60
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$9,920.11	Dividends paid and credited..	\$9,000.00
Interest, fines and fees.....	20,114.83	Expenses, operating	8,736.06
Rents and real-estate sales....	14,733.45	Expenses and losses, real estate,	10,463.46
Other earnings	299.50	Other expenses and losses....	1,293.41
		Transferred to reserves	2,900.00
		Balance undivided profits	12,674.96
Total	\$45,067.89	Total	\$45,067.89

Number of members, 808; number of borrowers, 192.

The Cheyenne County Building and Loan Association, St. Francis, Kan.

Organized under the laws of Kansas May 22, 1922; charter expires May 22, 1972.
President, ROBERT CRAM; secretary, G. E. WILLIAMS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,807.17	Installment shares, investment,	\$5,298.08
Bonds, U. S. agencies.....	13,488.84	Full-paid shares	42,100.00
Federal Home Loan Bank stock,	1,500.00	Opt'l paym't installm't shares,	16,543.70
Other securities	250.00	Rural-credit installment shares,	1,215.26
Shares in other associations....	10,000.00	Rural-credit full-paid shares..	30,410.00
First-mortgage loans	71,220.99	Shares pledged on mtg. loans..	1,565.84
Loans on shares	250.00	Due borrowers	3,591.30
Taxes advanced for borrowers,	67.53	Other liabilities	750.00
Judgments and equities.....	4,406.36	Permanent stock	10,000.00
Real estate owned	2,242.09	Contingent reserve	3,592.43
Real estate sold on contract...	4,410.05	Other reserves	5,643.26
Furniture and fixtures	293.25	Undivided profits	11,226.41
Total assets	\$131,936.28	Total liabilities	\$131,936.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$10,469.73	Dividends paid and credited...	\$3,128.37
Interest, fines and fees.....	7,776.16	Expenses, operating	2,873.54
Rents and real-estate sales....	264.15	Expenses and losses, real estate,	312.04
Other earnings	230.32	Transferred to reserves.....	1,200.00
Total	\$18,740.36	Balance undivided profits....	11,226.41
Number of members, 338; number of borrowers, 82.		Total	
		\$18,740.36	

The St. Paul Building and Loan Association, St. Paul, Kan.

Organized under the laws of Kansas March 15, 1926; charter expires March 15, 1976.
President, F. J. DAVIED; secretary, W. W. GRAVES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$522.46	Installment shares, investment.	\$352.97
First-mortgage loans	5,269.79	Full-paid shares	8,325.00
Loans on shares.....	342.00	Deposit shares	1,805.33
Insurance adv. for borrowers..	344.42	Shares pledged on mtg. loans..	1,030.08
Real estate owned.....	4,195.07	Contingent reserve	776.25
Real estate sold on contract....	2,620.48	Undivided profits	1,064.59
Furniture and fixtures.....	60.00		
Total assets	\$13,354.22	Total liabilities	\$13,354.22
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$913.24	Dividends paid and credited..	\$478.96
Interest, fines and fees.....	657.14	Expenses, operating	190.81
Rents and real-estate sales....	330.46	Other expenses and losses....	11.48
Total	\$1,900.84	Transferred to reserves.....	155.00
Number of members, 41; number of borrowers, 18.		Balance undivided profits....	1,064.59
		Total	\$1,900.84

The Sabetha Savings and Loan Association, Sabetha, Kan.

Organized under the laws of Kansas April 15, 1929; charter expires May 1, 1979.
President, G. R. SEWELL; secretary H. F. BREITWEISER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,495.09	Installment shares, investment.	\$1,122.79
Federal Home Loan Bank stock,	1,500.00	Full-paid shares	28,115.00
First-mortgage loans	35,541.96	Deposit shares	368.55
Insurance adv. for borrowers..	103.75	Shares pledged on mtg. loans..	8,429.65
Real estate sold on contract...	1,337.13	Advances from FHLB system.	4,000.00
Furniture and fixtures.....	167.50	Contingent reserve	1,096.57
		Undivided profits	1,012.87
Total assets	\$44,145.43	Total liabilities	\$44,145.43
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$895.09	Dividends paid and credited..	\$1,423.42
Interest, fines and fees.....	2,668.52	Expenses, operating	1,127.32
		Balance undivided profits....	1,012.87
Total	\$3,563.61	Total	\$3,563.61

Number of members, 54; number of borrowers, 36.

The Homestead Building and Loan Association, Salina, Kan.

Organized under the laws of Kansas November 4, 1889; charter expires November 3, 1989.
President, C. B. DODGE; secretary, A. W. DODGE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$26,135.28	Opt'l paym't installm't shares.	\$407,293.46
Bonds, U. S. agencies.....	12,750.00	Shares pledged on mtg. loans.	53.00
Federal Home Loan Bank stock,	7,500.00	Due borrowers	1,396.96
First-mortgage loans	403,150.17	Dividends declared, not disb'd.	2,071.54
Judgments and equities.....	2,017.42	Borrowed money	30,000.00
Real estate owned.....	5,098.38	<i>Ipsa facto</i> cancellations.....	57.09
Rents and real-estate sales...	25,002.51	Accounts payable	386.00
Furniture and fixtures.....	400.00	Other liabilities	1,640.81
Other assets	1.00	Contingent reserve	17,350.00
		Other reserves	9,078.85
		Undivided profits	12,727.05
Total assets	\$482,054.76	Total liabilities	\$482,054.76
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$11,914.51	Dividends paid and credited..	\$11,152.90
Interest, fines and fees.....	25,940.92	Expenses, operating	7,774.30
Rents and real-estate sales...	1,593.51	Expenses and losses, real estate,	4,712.31
Other earnings	312.30	Other expenses and losses....	2,044.68
		Transferred to reserves.....	1,350.00
		Balance undivided profits.....	12,727.05
Total	\$39,761.24	Total	\$39,761.24

Number of members, 792; number of borrowers, 195.

The Security Savings and Loan Association, Salina, Kan.

Organized under the laws of Kansas August, 1898; charter expires January 14, 1949.
President, CHAS. L. SCHWARTZ; secretary, WM. F. GROSSER, JR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,263.03	Full-paid shares	\$184,398.08
Bonds, U. S. agencies.....	5,000.00	Opt'l paym't installm't shares,	133,824.69
Federal Home Loan Bank stock,	6,400.00	Shares pledged on mtg. loans..	5,142.34
Other securities	15,438.00	Due borrowers	1,669.72
First-mortgage loans	346,347.06	Dividends declared, not disb'd,	3,162.14
Loans on shares	745.00	Advances from FHLB system,	32,700.00
Taxes advanced for borrowers,	867.41	Accounts payable	6,582.60
Insurance adv. for borrowers..	13.80	Other liabilities	356.65
Accounts receivable	179.00	Contingent reserve	12,741.66
Judgments and equities	773.71	Other reserves	4,165.74
Real estate sold on contract...	24,334.56	Undivided profits	29,861.53
Furniture and fixtures	243.58		
Total assets	\$414,605.15	Total liabilities	\$414,605.15
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$26,988.79	Dividends paid and credited...	\$10,837.19
Interest, fines and fees.....	23,334.35	Expenses, operating	7,721.55
Rents and real-estate sales....	103.50	Expenses and losses, real estate,	383.53
Other earnings	251.37	Other expenses and losses....	649.41
		Transferred to reserves	1,224.80
		Balance undivided profits....	29,861.53
Total	\$50,678.01	Total	\$50,678.01

Number of members, 686; number of borrowers, 227.

The Nemaha Building and Loan Association, Seneca, Kan.

Organized under the laws of Kansas March 30, 1921; charter expires March 30, 1971.
President, EDWIN BUEHLER; secretary, ELLEN WELSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,106.14	Installment shares, investment,	\$1,047.97
Bonds, U. S. agencies	1,850.00	Full-paid shares	40,150.00
Federal Home Loan Bank stock,	1,500.00	Rural-credit full-paid shares..	12,740.00
First-mortgage loans	34,458.34	Shares pledged on mtg. loans..	8,700.81
Taxes advanced for borrowers,	3,237.59	Due borrowers	133.03
Real estate owned	27,381.32	<i>Ipso facto</i> cancellations	238.75
Real estate sold on contract...	9,379.82	Other liabilities	364.41
Furniture and fixtures	382.75	Permanent stock	10,000.00
Other assets	15.00	Contingent reserve	2,050.00
		Other reserves	2,551.37
		Undivided profits	3,334.62
Total assets	\$81,310.96	Total liabilities	\$81,310.96
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,322.47	Dividends paid and credited..	\$1,639.87
Interest, fines and fees.....	3,028.48	Expenses, operating	1,934.75
Rents and real-estate sales....	1,713.30	Expenses and losses, real estate,	821.35
Other earnings	15.00	Other expenses and losses....	48.66
		Transferred to reserves	300.00
		Balance undivided profits....	3,334.62
Total	\$8,079.25	Total	\$8,079.25

Number of members, 128; number of borrowers, 38.

The Peoples Savings and Rural Credit Association, Sterling, Kan.

Organized under the laws of Kansas March 17, 1921; charter expires March 17, 1971.
President, D. J. FAIR; secretary, R. E. WYATT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,998.00	Installment shares, investment..	\$17,289.91
Bonds, U. S. agencies.....	10,000.00	Prepaid shares	457.16
Federal Home Loan Bank stock,	6,000.00	Rural-credit full-paid shares..	233,071.00
First-mortgage loans	243,774.52	Other shares	10,615.29
Loans on shares.....	125.00	Advances from FHLB system.	25,000.00
Judgments and equities.....	2,050.29	Accounts payable	10.00
Real estate owned.....	7,626.00	Other liabilities	744.32
Real estate sold on contract...	36,079.74	Permanent stock	19,200.00
Home office building.....	9,850.00	Contingent reserve	5,602.72
Furniture and fixtures.....	756.65	Other reserves	11,470.09
Other assets	210.69	Undivided profits	2,010.40
Total assets	\$325,470.89	Total liabilities	\$325,470.89
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,010.40	Dividends paid and credited..	\$8,919.99
Interest, fines and fees.....	19,652.10	Expenses, operating	9,208.45
Rents and real-estate sales....	923.90	Other expenses and losses.....	1,339.97
Other earnings	872.74	Transferred to reserves.....	1,980.33
Total	\$23,459.14	Balance undivided profits.....	2,010.40
Total	\$23,459.14	Total	\$23,459.14

Number of members, 899; number of borrowers, 175.

The Tonganoxie Building and Loan Association, Tonganoxie, Kan.

Organized under the laws of Kansas July 1, 1895; charter expires July 1, 1994.
President, L. E. HAZEN; secretary, WILLIAM HEYNEK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$12,086.46	Installment shares, investment..	\$18,257.82
Bonds, U. S. agencies.....	3,740.00	Full-paid shares	114,800.00
Federal Home Loan Bank stock,	1,500.00	Shares pledged on mtg. loans.	15,025.76
Other securities	5,240.00	Due borrowers	13.57
Shares in other associations...	3,000.00	Dividends accrued	3,095.13
First-mortgage loans	99,832.81	Other liabilities	393.42
Taxes advanced for borrowers.	965.25	Contingent reserve	5,800.00
Insurance adv. for borrowers..	201.15	Other reserves	1,698.42
Judgments and equities.....	5,259.42	Undivided profits	8,433.08
Real estate owned.....	19,644.64		
Real estate sold on contract...	11,597.47		
Home office building.....	4,300.00		
Furniture and fixtures.....	150.00		
Total assets	\$167,517.20	Total liabilities	\$167,517.20
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,533.61	Dividends paid and credited..	\$6,584.34
Interest, fines and fees.....	8,950.24	Expenses, operating	3,654.00
Rents and real-estate sales..	2,639.50	Expenses and losses, real estate,	51.93
Total	\$19,123.35	Transferred to reserves.....	400.00
Total	\$19,123.35	Balance undivided profits.....	8,433.08
Total	\$19,123.35	Total	\$19,123.35

Number of members, 195; number of borrowers, 137.

The Postal Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas August 17, 1925; charter expires August 17, 1975.
President, J. L. HERSH; secretary, TENA B. STEMMER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$22,046.15	Installment shares investment..	\$58,193.33
First-mortgage loans	373,996.18	Full-paid shares	400,699.75
Loans on shares.....	59.92	Prepaid shares	26,101.12
Taxes advanced for borrowers..	4,226.40	Shares pledged on mtg. loans..	72,750.46
Real estate owned.....	151,741.65	Due borrowers	113.44
Real estate sold on contract....	69,608.64	Dividends accrued	4,000.00
Furniture and fixtures.....	1,037.68	Def'd profits, real estate sold..	7,378.53
Other assets	16.45	Reserve furniture and fixtures..	500.00
		Permanent stock	20,850.00
		Contingent reserve	4,817.86
		Other reserves	19,996.99
		Undivided profits	7,381.59
Total assets	\$622,783.07	Total liabilities	\$622,783.07
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,587.57	Dividends paid and credited..	\$24,278.47
Interest, fines and fees.....	35,410.02	Expenses, operating	8,074.86
Rents and real-estate sales....	4,565.10	Expenses and losses, real estate,	862.86
Profit on withdrawals	157.07	Res. Dep., real estate owned..	5,078.44
Profit, real-estate sales.....	1,156.34	Transferred to reserves.....	1,201.47
Def'd profit real estate sold...	2,001.59	Balance undivided profits.....	7,381.59
Total	\$46,877.69	Total	\$46,877.69

Number of members, 650; number of borrowers, 302.

The State Savings and Loan Association, Topeka, Kan.

Organized under the laws of Kansas March 17, 1923; charter expires March 17, 1973.
President, H. G. WEST; secretary, W. E. WILSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$25,698.71	Installment shares, investment..	\$312.54
Bonds, U. S. agencies.....	1,000.00	Full-paid shares	70,613.36
Federal Home Loan Bank stock,	2,000.00	Opt'l paym't installm't shares..	100,294.48
Shares in other associations....	20,000.00	Due borrowers	200.00
First-mortgage loans	135,341.54	Dividends declared, not disb'd..	917.98
Real estate owned.....	244.63	<i>Ipsa facto</i> cancellations.....	1,464.19
Real estate sold on contract...	3,160.88	Accounts payable	31.70
Furniture and fixtures.....	300.00	Permanent stock	3,200.00
Other assets	267.92	Contingent reserve	1,730.00
		Other reserves	4,229.37
		Undivided profits	5,020.06
Total assets	\$188,013.68	Total liabilities	\$188,013.68
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,703.30	Dividends paid and credited..	\$4,661.41
Interest, fines and fees.....	10,430.72	Expenses, operating	5,391.52
Rents and real-estate sales....	378.38	Expenses and losses, real estate,	99.16
Other earnings	289.43	Transferred to reserves.....	629.68
		Balance undivided profits.....	5,020.06
Total	\$15,801.83	Total	\$15,801.83

Number of members, 822; number of borrowers, 94.

The Topeka Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas February 4, 1923; charter expires February 4, 1973.
President, GEO. W. GREENWOOD; asst. secretary and treasury, WM. J. MANSPEAKER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$99,696.54	Installment shares, investment,	\$28,028.38
Bonds, U. S. agencies	20,000.00	Full-paid shares	976,340.00
Federal Home Loan Bank stock,	35,000.00	Prepaid shares	12,575.46
Shares in other associations...	100.00	Opt'l paym't installm't shares,	371,822.47
First-mortgage loans	1,712,295.62	Reserve for uncollected interest,	580.64
Loans on shares	600.00	Shares pledged on mtg. loans...	2,221.96
Supplies for real estate owned,	285.29	Due borrowers	110,369.56
Accounts receivable	75.95	FHA tax and insur. reserve...	4,749.65
Judgments and equities	2,485.54	Advances from FHLB system...	365,000.00
Real estate owned	21,212.18	Int. accrued on borrowed money,	429.59
Real estate sold on contract...	131,540.01	Borrowed money	87,500.00
Improvements to leasehold...	2,621.44	<i>Ipsa facto</i> cancellations	328.76
Furniture and fixtures	3,219.82	Accounts payable	7,541.29
Other deferred charges	896.99	Unearned profit on R. E. sold,	2,572.25
		Permanent stock	30,000.00
		Income collected in advance...	3,200.23
		Federal insurance reserve	14,511.20
		Undivided profits	12,257.94
Total assets	\$2,030,029.38	Total liabilities	\$2,030,029.38
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$15,071.62	Dividends paid and credited...	\$33,866.38
Interest, fines and fees.....	77,244.37	Expenses, operating	27,050.07
Rents and real-estate sales....	1,817.40	Expenses and losses, real estate,	1,788.18
Other earnings	4,943.26	Other expenses and losses.....	4,212.74
Profit on real estate sold.....	750.00	Transferred to reserves	20,151.34
		Balance undivided profits.....	12,257.94
Total	\$99,326.65	Total	\$99,326.65

Number of members, 1,879; number of borrowers, 635.

The Wamego Building, Savings and Loan Association, Wamego, Kan.

Organized under the laws of Kansas October 1, 1920; charter expires October 19, 1970.
President, THEODORE CHILDERS; secretary, A. M. BITTMANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$11,286.14	Installment shares, investment,	\$27,613.43
Bonds, U. S. agencies	1,000.00	Full-paid shares	4,750.00
Other securities	170.00	Contingent reserve	3,454.71
First-mortgage loans	19,293.20	Undivided profits	3,953.90
Accounts receivable	50.00		
Real estate owned	3,743.64		
Real estate sold on contract...	3,948.46		
Furniture and fixtures	280.60		
Total assets	\$39,772.04	Total liabilities	\$39,772.04
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,746.12	Dividends paid and credited...	\$1,328.93
Interest, fines and fees.....	2,320.88	Expenses, operating	784.17
Rents and real-estate sales....	260.50	Expenses and losses, real estate,	52.72
		Transferred to reserves.....	207.78
		Balance undivided profits.....	3,953.90
Total	\$6,327.50	Total	\$6,327.50

Number of members, 60; number of borrowers, 21.

The Sumner County Building and Loan Association, Wellington, Kan.

Organized under the laws of Kansas March 4, 1901; charter expires March 4, 1951.
President, W. H. SCHULTE; secretary, F. M. ROGERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,452.47	Installment shares, investment.	\$15,869.08
Bonds, U. S. agencies.....	15,000.00	Full-paid shares	201,900.00
Federal Home Loan Bank stock,	2,500.00	Shares pledged on mtg. loans.	3,872.37
First-mortgage loans	232,348.40	Due borrowers	165.38
Loans on shares.....	559.55	Other liabilities	1,433.40
Taxes advanced for borrowers.	318.25	Permanent stock	4,000.00
Insurance adv. for borrowers..	92.34	Contingent reserve	25,000.00
Judgments and equities.....	1,196.26	Undivided profits	39,907.93
Real estate sold on contract...	19,563.95		
Other assets	26.94		
Total assets	\$292,088.16	Total liabilities	\$292,088.16
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$36,481.65	Dividends paid and credited..	\$9,000.11
Interest, fines and fees.....	17,967.51	Expenses, operating	5,466.15
Other earnings	25.00	Expenses and losses, real estate,	100.00
		Balance undivided profits.....	39,907.93
Total	\$54,474.19	Total	\$54,474.19

Number of members, 336; number of borrowers, 219.

The Commercial Savings and Loan Association, Wichita, Kan.

Organized under the laws of Kansas July 19, 1935; charter expires July 19, 1985.
Vice-President, JAS. E. GLASCO; asst. secretary, THELMA E. PAUL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,760.71	Installment shares, investment.	\$1,174.16
Bonds, U. S. agencies.....	500.00	Full-paid shares	35,744.00
Federal Home Loan Bank stock,	1,000.00	Opt'l paym't installment shares.	10,554.94
Other securities	2,663.46	Shares pledged on mtg. loans..	110.22
First-mortgage loans	72,347.44	Due borrowers	24,945.90
Loans on shares.....	150.00	Advances from FHLB system.	5,480.00
Judgments and equities.....	1,809.61	Accounts held in trust.....	1,128.46
Furniture and fixtures.....	180.00	Other liabilities	307.76
		Contingent reserve	255.53
		Other reserves	2,476.06
		Undivided profits	3,234.19
Total assets	\$85,411.22	Total liabilities	\$85,411.22
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,450.20	Dividends paid and credited..	\$1,668.14
Interest, fines and fees.....	3,852.36	Expenses, operating	2,062.39
Other earnings	628.00	Other expenses and losses....	207.30
Cash collection	404.00	Transferred to reserves.....	162.54
		Balance undivided profits.....	3,234.19
Total	\$7,334.56	Total	\$7,334.56

Number of members, 77; number of borrowers, 41.

The United Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas May 1, 1929; charter expires May 1, 1979.
President, MAX A. NOBLE; secretary, E. M. SICKA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$45,691.55	Installment shares, investment,	\$14,333.28
War Savings Bonds and stamps,	1,525.00	Full-paid shares	121,325.00
Federal Home Loan Bond stock,	2,000.00	Prepaid shares	813.93
First-mortgage loans	216,157.38	Deposit shares	50,072.87
		Shares pledged on mtg. loans..	1,400.60
		Permanent stock	60,000.00
		Contingent reserve	3,200.00
		Other reserves	2,692.11
		Undivided profits	11,536.14
Total assets	\$265,373.93	Total liabilities	\$265,373.93
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$22,900.91	Dividends paid and credited..	\$10,995.69
Interest, fines and fees.....	26,182.33	Expenses, operating	18,976.32
Other earnings	39,124.91	Transferred to reserves	46,700.00
		Balance undivided profits....	11,536.14
Total	\$88,208.15	Total	\$88,208.15

Number of members, 308; number of borrowers, 103.

The Wichita Perpetual Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas March 7, 1893; charter expires May 9, 1991.
President, FRANK T. PRIEST; secretary-treasurer, LEWIS DANNAR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$293,007.34	Installment shares, investment,	\$117,995.18
U. S. War bonds and stamps..	100,310.00	Full-paid shares	782,910.00
First-mortgage loans	825,007.80	Shares pledged on mtg. loans..	43,426.64
Loans on shares	2,198.00	Due borrowers	11,662.21
Taxes advanced for borrowers,	90.37	Dividends accrued	15,033.40
Real estate owned	11,718.06	<i>Ipsa facto</i> cancellations	72.00
Real estate sold on contract...	119,251.76	Contingent reserve	160,000.00
Home office building	30,000.00	Other reserves	119,882.36
Furniture and fixtures	charged off	Undivided profits	130,601.64
Total assets	\$1,381,583.33	Total liabilities	\$1,381,583.33
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$122,716.80	Dividends paid and credited...	\$30,085.58
Interest, fines and fees.....	62,963.60	Expenses, operating	25,970.31
Rents and real-estate sales....	15,365.45	Expenses and losses, real estate,	2,804.32
Other earnings	20.13	Transferred to reserves	11,604.13
		Balance undivided profits....	130,601.64
Total	\$201,065.98	Total	\$201,065.98

Number of members, 1,493; number of borrowers, 679.

The City Building and Loan Association, Winfield, Kan.

Organized under the laws of Kansas April, 1905; charter expires April, 1955.
President, C. T. RALLS; acting secretary, D. C. COMPTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,691.47	Installment shares, investment.	\$11,892.98
First-mortgage loans	32,005.00	Full-paid shares	60,350.00
Taxes advanced for borrowers.	8.03	Dividends accrued	901.00
Real estate owned.....	21,600.00	Other liabilities	82.85
Real estate sold on contract...	10,075.00	Contingent reserve	3,953.79
		Other reserves, taxes.....	475.00
		Undivided profits	2,723.88
Total assets	\$80,379.50	Total liabilities	\$80,379.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,543.20	Dividends paid and credited..	\$2,322.64
Interest, fines and fees.....	3,259.31	Expenses, operating	1,111.00
Rents and real-estate sales....	6,000.20	Expenses and losses, real estate,	7,217.12
Other earnings	785.88	Other expenses and losses.....	2,213.95
		Transferred to reserves.....	1,000.00
		Balance undivided profits....	2,723.88
Total	\$16,588.59	Total	\$16,588.59

Number of members, 101; number of borrowers, 44.

The Winfield Building and Loan Association, Winfield, Kan.

Organized under the laws of Kansas February 6, 1925; charter expires February 18, 1975.
President, FORREST A. KELLEY; acting secretary, G. S. DANFORD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,093.26	Installment shares, investment.	\$3.00
Federal Home Loan Bank stock,	1,000.00	Full-paid shares	52,425.00
First-mortgage loans	17,043.08	Prepaid shares	6,039.02
Taxes advanced for borrowers.	75.51	Opt'l paym't installm't shares.	474.08
Accounts receivable	18,973.55	Shares pledged on mtg. loans.	640.43
Real estate owned.....	5,203.69	Adv. paym'ts for taxes, ins....	178.70
Real estate sold on contract...	6,546.44	Accounts payable	10.06
Home office building.....	20,784.44	Contingent reserve	1,391.76
Furniture and fixtures.....	345.56	Other reserves	323.24
Other assets	100.00	Undivided profits	5,680.24
		Specific res'v—perman't stock,	10,000.00
Total assets	\$77,165.53	Total liabilities	\$77,165.53
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$12,327.08	Dividends paid and credited..	\$308.27
Interest, fines and fees.....	6,669.52	Expenses, operating	3,925.43
Rents and real-estate sales....	14,931.76	Expenses and losses, real estate,	34,928.67
Other earnings	1,019.00	Other expenses and losses.....	744.83
Mortgage sales	10,895.43	Transferred to reserves.....	255.35
		Balance undivided profits....	5,680.24
Total	\$45,842.79	Total	\$45,842.79

Number of members, including borrowers, 96; number of borrowers, 14.

LIQUIDATING ASSOCIATIONS

The following five associations, representing assets of \$131,589.19, are in the process of liquidation, the shareholders having voted to liquidate under the management of the board of directors and the supervision of this department.

Final liquidation will result when all real estate and other assets have been disposed of, which is being pressed as rapidly as possible.

The Baxter Building, Savings and Loan Association, Baxter Springs, Kan.

Organized under the laws of Kansas August 1, 1916; charter expires August 1, 1966
IVAN CHUBB, receiver for liquidation, appointed by district court of Cherokee county, Kansas

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,682.13	Installment shares, investment,	\$6,338.73
Accounts receivable	150.00	Full-paid shares	8,523.07
Real estate owned	2,500.00	Accounts payable	141.00
Furniture and fixtures	75.00		
Appraisal loss	8,595.67		
Total assets	15,002.80	Total liabilities	\$15,002.80
EARNINGS		DISTRIBUTION	
None		None	

Number of members, 31; number of borrowers none.

The Caney Savings and Loan Association, Caney, Kan.

Organized under the laws of Kansas July 12, 1922; charter expires July 12, 1972
President, CHARLES I. GAUSE; secretary, LULU M. ROGERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$496.68	Installment shares, investment,	\$22.77
First-mortgage loans	9.61	Full-paid shares	626.29
Real-estate owned	4,769.69	Deposit shares	162.49
Furniture and fixtures	9.07	Permanent stock	4,400.00
		Contingent reserve	21.70
		Other reserves	16.48
		Undivided profits	35.32
Total assets	\$5,285.05	Total liabilities	\$5,285.05
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$35.32	Expenses, operating	\$437.43
Interest, fines and fees.....	5.15	Expenses and losses, real estate,	172.03
Rents and real-estate sales....	550.75	Other expenses and losses....	45.16
From contingent fund	189.94	Transferred to reserves.....	91.22
		Balance undivided profits	35.32
Total	\$781.16	Total	\$781.16

Number of members, 38; number of borrowers, 1.

The Home Building and Loan Association, Cherryvale, Kan.

Organized under the laws of Kansas October 6, 1920; charter expires October 6, 1970.
President, T. J. HOFFMAN; secretary, D. H. WALLINGFORD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	909.99	Installment shares, investment..	\$2,224.83
Taxes advanced for borrowers..	88.22	Full-paid shares	12,435.88
Real estate owned.....	1,014.35	Prepaid shares	2,971.63
Real estate sold on contract...	3,072.09	Deposit shares	245.60
Furniture and fixtures.....	1.00	Rural-credit full-paid shares..	9,812.03
Personal accounts	40.00	Permanent stock	3,500.00
Profits and loss	26,977.66	Undivided profits	913.34
Total assets	32,103.31	Total liabilities	\$32,103.31
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$677.71	Expenses, operating	312.39
Interest, fines and fees.....	215.48	Expenses and losses, real estate,	14.02
Rents and real-estate sales....	104.50	Balance undivided profits.....	913.34
Sale of abstract.....	10.00		
Delinquent interest	232.06		
Total	\$1,239.75	Total	\$1,239.75

Number of members, 117; number of borrowers, none.

The Peoples Building, Saving and Loan Association, Frontenac, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, FRED DITTMANN; secretary, KATE KOTZMAN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$278.84	Installment shares, investment..	\$15,315.50
First-mortgage loans	6,669.39		
Loans on shares.....	809.35		
Taxes advanced for borrowers..	493.74		
Real estate owned.....	15.00		
Real estate sold on contract...	292.36		
Furniture and fixtures	25.00		
Net loss	6,731.82		
Total assets	\$15,315.50	Total liabilities	\$15,315.50
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$174.41	Expenses, operating	\$39.56
Rents and real-estate sales....	2,582.20	Expenses and losses, real estate,	618.81
Other earnings	30.00	Other expenses and losses.....	311.63
		Balance undivided profits.....	1,816.67
Total	\$2,786.61	Total	\$2,786.61

Number of members, 36; number of borrowers, 19.

The Iola Building and Loan Association,
Iola, Kan.

Organized under the laws of Kansas March 17, 1885; charter expires June 3, 1960.
President, W. R. SMITH; secretary, G. E. PEES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1942

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$269.57	Installment shares, investment,	\$13,954.91
First-mortgage loans	2,178.00	Full-paid shares	13,578.44
Real estate owned	48,533.09	Borrowed money	6,350.00
Furniture and fixtures	105.00	Other liabilities	29,999.18
Other assets	12,796.87		
Total assets	\$63,882.53	Total liabilities	\$63,882.53
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$12,980.44	Expenses, operating	\$618.88
Interest, fines and fees.....	1,332.75	Other expenses and losses.....	555.63
		Balance undivided profits.....	12,796.87
Total	\$11,622.36	Total	\$11,622.36

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45th ANNUAL REPORT

KANSAS BUILDING AND LOAN ASSOCIATIONS



December 31, 1943

Published by
STATE SAVINGS AND LOAN DEPARTMENT
TOPEKA



FORTY-FIFTH ANNUAL REPORT
OF THE
KANSAS BUILDING AND LOAN
ASSOCIATIONS

TO THE GOVERNOR

AT THE CLOSE OF BUSINESS
DECEMBER 31, 1943

PUBLISHED BY THE
STATE SAVINGS AND LOAN DEPARTMENT
W. G. SAIP, *Commissioner*

GERALD MOYER, *Deputy Examiner*
RUTH E. STARR, *Clerk*

PRINTED BY KANSAS STATE PRINTING PLANT
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THE LIBRARY OF THE

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LETTER OF TRANSMITTAL

TOPEKA, KAN., March 31, 1944.

Hon. Andrew F. Schoeppel, Governor of Kansas, Topeka, Kan.:

MY DEAR GOVERNOR—In compliance with the laws of Kansas, I have the honor to transmit the 45th annual report of building and loan associations of Kansas operating under state charter as of the close of business December 31, 1943.

There were 99 associations reporting at the close of business December 31, 1942. Since that time nine associations have ceased business operations—six associations having assets of \$376,583.34 have completed liquidation; two associations having assets of \$126,451.68 have merged with other associations, and one association with assets of \$265,923.16 has federalized. Total assets of the nine associations eliminated, \$768,958.18. The total assets of the 99 associations reporting December 31, 1942, were..... \$45,232,410.72

Less the associations eliminated during the period between December 31, 1942, and December 31, 1943, as follows:

Dickinson County Building and Loan, Abilene.....	\$64,364.34	
Arkansas City Savings, Building and Loan, Arkansas City	105,199.86	
Caldwell Home Building and Loan, Caldwell.....	82,747.50	
Dodge City Savings and Loan, Dodge City, federalized	265,923.16	
Horton Building, Loan and Savings, Horton, merged,	35,824.28	
Osborne County Building and Loan, Osborne, merged,	90,627.40	
Winfield Building and Loan, Winfield.....	77,165.53	
Baxter Building, Savings and Loan, Baxter Springs...	15,002.80	
Home Building and Loan, Cherryvale.....	32,103.31	
Total assets of nine associations eliminated.....		768,958.18

Total assets of 90 associations reporting as of

December 31, 1943, were on December 31, 1942.....	\$44,463,452.54
While total assets of the same 90 associations reporting as of December 31, 1943, were.....	45,839,770.79

Thus showing an increase during the period of gross assets of the existing 90 associations of..... \$1,376,318.25

During the period from December 31, 1942, to December 31, 1943, the existing 90 associations eliminated direct obligations as follows:

HOLC investments were reduced.....	\$1,061,500.00
Advances from the Federal Home Loan Bank were reduced	126,111.31
Money borrowed from commercial banks was reduced	45,869.75

Total reduction of direct liabilities of..... \$1,233,481.06

Net increase of assets of the 90 associations operating for the twelve-months period ending December 31, 1943, was..... \$2,609,799.31

Real Estate Owned—The Department has continuously stressed the advisability of the elimination of this account by the associations as fast as practical. On December 31, 1938, real estate owned and judg-

ments totaled	\$10,340,345.57	or 18.6%
December 31, 1939.....	7,306,724.30	or 15.6%
December 31, 1940.....	6,461,581.57	or 13.8%
December 31, 1941.....	5,024,594.31	or 11.1%
December 31, 1942.....	3,423,068.80	or 7.57%
December 31, 1943.....	2,183,293.10	or 4.8%

of total assets of all associations, thus indicating that during the five-year period a decrease of 8,157,052.47 or 78.88 percent was effected in undesirable assets.

Mortgage Loans—The existing 90 associations have as of this date 18,599 borrowing members, to whom they have made mortgage loans in the aggregate amount of \$27,427,250.41 for the purpose of building new homes or purchasing or repairing existing structures. The associations have further provided homes through the sale of \$5,336,169.26 worth of property to purchasers on contract.

Investments—53,492 members now have \$39,365,893.54 invested in shares in state chartered associations, which amount is an increase of \$375,285.76, and which increase would have been much greater if the associations had accepted all investments offered.

The 90 associations have cash on hand and in banks in the amount of \$3,722,691.12, and feeling it their patriotic duty, have invested \$5,808,229.65 in U. S. Government War Bonds.

As will be noted, real estate owned, advances from the Federal Home Loan Bank; advances by the HOLC and borrowed money, show a very substantial decrease over previous reports. We are very pleased to be able to inform Your Honor of the continued excellent showing made by the state chartered building and loan associations as a whole during the past year. While there are a few associations still in voluntary liquidation, due to inability of the officers to obtain a sufficient amount of new loans to justify continuance of operations, a large majority of the associations will, under their present efficient management, continue to function properly, show a healthy growth, supplying the needs of the community in which they operate, and thus continue to merit the confidence so justly deserved of the investing public and their borrowing members, and thus be a credit to the savings and loan industry as a whole.

Yours very truly,

W. G. SAIF, *Commissioner.*

Report of Building and Loan Associations

OFFICIAL REPORT OF CONDITION of all local building and loan associations located in the state of Kansas under state supervision, at the close of business December 31, 1943.

FINANCIAL STATEMENT

ASSETS

First-mortgage direct reduction loans.....	\$19,131,064.51
First-mortgage share account sinking fund loans.....	6,509,326.74
First-mortgage loans—rural credit	68,578.25
First-mortgage loans—straight	1,157,441.33
First-mortgage loans—purchased	54,980.23
Accrued interest receivable on first-mortgage loans.....	28,392.85
Advances for taxes, insurance, etc., on first-mortgage loans.....	62,764.80
Loans on shares of the associations.....	123,911.44
Accrued interest receivable on share loans.....	194.15
Real estate sold on contract.....	5,328,618.36
Accrued interest receivable on real estate sold.....	5,344.07
Advances for taxes, insurance, etc.....	2,206.83
Real estate owned	2,137,635.18
Real estate in judgment subject to redemption.....	45,657.92
Stock in the Federal Home Loan Bank.....	405,400.00
Bonds	5,808,229.65
Shares in other associations	243,100.00
F. H. A. loans (Title I, II and VI).....	414,701.70
Accrued interest receivable on investments.....	1,236.90
Cash on hand and in banks.....	3,722,691.12
Office buildings	482,808.15
Furniture and fixtures	48,120.47
Deferred charges	14,693.16
Other assets	23,362.21
Accounts receivable	12,967.09
Net loss	6,343.68
Total	\$45,839,770.79

CAPITAL AND LIABILITIES

Installment shares (dues and dividends).....	\$3,844,893.85
Optional shares	7,722,879.75
Prepaid shares (dues and dividends)	1,195,852.55
Full-paid shares	23,241,879.17
Rural-credit installment shares	226,214.38
Rural-credit full-paid shares	206,843.00
Deposit shares	54,592.23
Mortgage pledged shares	2,220,797.29
Matured shares	6,613.76
Advances from the Federal Home Loan Bank.....	914,875.00
Borrowed money	172,400.00
Mortgages on real estate owned and accrued interest.....	2,959.90
Dividends declared, unpaid and uncredited.....	96,083.12
Taxes accrued and unpaid	2,746.26
Accounts payable	63,023.88
Loans in process	450,148.47
Advance payments of taxes, insurance, etc.....	207,423.36
Unapplied mortgage credits	15,005.84
Other liabilities	50,987.11
Permanent stock	645,327.56
Unearned profit on real estate sold	265,040.84
F. H. A. and other collections.....	8,218.63
Reserve for uncollected interest	42,869.47
Legal or contingent reserve	862,276.89
Federal insurance reserve	234,460.92
Reserve for contingencies	594,262.43
Real estate reserve	401,703.41
Bonus on shares	46.20
Undivided profits	1,914,968.55
Reserve for estimated dividend requirements.....	164,001.00
<i>Ipsa facto</i> cancellations	10,384.97
Total	\$45,839,770.79

Building and Loan Associations

INCOME AND PROFIT

Undivided profits last report	\$1,856,431.51
Interest received:	
On mortgage loans	901,542.49
On share loans	2,703.85
On real estate sold on contract.....	138,521.79
From other sources	35,767.84
Premiums and commissions on loans	1,003.35
Appraisal, legal and service fees	29,514.41
Other fines and fees	8,768.74
Net income from real estate owned.....	47,454.84
Gross income from office buildings	17,105.11
Dividends received on Federal Home Loan Bank stock.....	1,649.97
Other dividends received	6,143.59
Dividends retained on withdrawals	883.33
Profit on sale of real estate	63,823.59
Profit on sale of investments	3,939.32
Miscellaneous operating income	16,238.97
Other nonoperating income	14,344.60
Total	\$3,145,837.30

EXPENSE AND DISTRIBUTION

Compensation to directors, officers, employees, etc.....	\$190,640.70
Collection expense (agents, etc.)	18,483.18
Legal services	6,868.86
Expense accounts of directors, officers, etc.....	4,471.57
Rent, light, heat, etc.	19,671.36
Repairs, taxes and maintenance of office buildings.....	18,131.32
Furniture, fixtures, etc. (including depreciation).....	4,219.37
Advertising	18,780.91
Stationery, printing and office supplies.....	9,756.49
Telegraph, telephone, postage and express.....	8,142.47
Insurance and bond premiums	10,540.90
Federal insurance premiums	10,033.06
Audits	585.57
Examination fees and filing fees	6,820.81
Organization dues	5,686.19
Other operating expense	33,939.71
Interest paid on advances from Federal Home Loan Bank.....	9,104.18
Interest paid on other borrowed money.....	3,588.69
Foreclosure costs	291.18
Loss on sale of real estate.....	4,144.20
Loss on sale of investments	714.44
Other nonoperating charges	11,143.62
Distribution of net profits:	
For bonus on shares	392.78
To legal or contingent fund	57,504.68
To federal insurance reserve	19,375.50
To real estate reserve	27,623.26
To dividends	630,279.87
To other reserves	59,929.51
Other deductions	39,829.40
Balance undivided profits	1,915,143.52
Total	\$3,145,837.30
Number of associations reporting.....	90
Number of members	53,492
Number of borrowers	18,599

NOTE.—The above statement of income and expense covers the last six-months period only.

TABLE SHOWING THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF COORDINATE DATES DURING THE LAST SIX YEARS

	Dec. 31, 1938.	Dec. 31, 1939.	Dec. 31, 1940.	Dec. 31, 1941.	Dec. 31, 1942.	Dec. 31, 1943.
RESOURCES:						
Loans on real-estate security	\$32,997,693.63	\$27,792,787.29	\$28,000,650.02	\$29,100,893.86	\$28,016,086.25	\$27,358,672.16
Rural-credit loans	952,971.04	806,369.58	747,922.18	396,323.60	174,511.64	68,578.25
Loans on shares	422,495.56	341,863.94	267,449.73	222,147.28	134,148.59	124,105.59
Bonds and investments	1,539,114.06	1,351,844.80	1,270,869.53	1,377,902.12	1,995,902.74	6,457,966.55
Real estate and judgments	10,340,345.57	7,306,724.30	6,461,381.57	5,024,594.31	3,423,068.80	2,183,293.10
Real estate contracts	7,472,500.96	5,523,276.89	5,839,564.55	6,719,863.66	5,970,349.75	5,336,169.26
All other resources	1,703,217.98	1,377,530.59	1,801,715.31	2,418,313.60	1,988,151.04	588,294.76
Cash on hand	\$55,448,338.80	\$44,902,530.88	\$44,389,752.89	\$45,260,286.43	\$45,232,410.72	\$45,839,770.79
LIABILITIES:						
Installment shares	\$13,238,080.34	\$10,464,891.21	\$10,177,354.24	\$8,057,631.62	\$4,888,449.24	\$6,298,519.28
Prepaid shares	1,804,389.80	1,410,560.17	1,267,550.05	1,664,168.25	1,324,242.81	1,195,832.55
Full-paid shares	27,133,312.17	22,143,072.55	22,274,437.79	23,580,843.03	23,963,058.94	23,241,879.17
Optional and deposit shares	239,063.04	238,877.08	361,810.57	604,965.30	6,913,813.87	7,777,471.98
Rural-credit shares	3,141,856.44	2,777,020.74	2,516,612.89	1,382,739.79	1,249,732.86	206,843.00
Permanent stock	745,590.16	650,560.06	627,760.06	612,003.30	651,310.06	645,327.56
Legal reserves	1,775,523.15	1,295,724.19	1,393,258.72	1,907,348.33	509,978.40	1,691,000.24
Other reserves	5,765,625.46	4,428,381.96	4,197,318.39	5,791,562.97	3,972,009.27	873,614.72
Other liabilities	1,564,889.24	1,493,442.92	1,573,650.18	1,658,723.84	1,759,815.27	1,994,283.74
Undivided profits	\$55,448,338.80	\$44,902,530.88	\$44,389,752.89	\$45,260,286.43	\$45,232,410.72	\$45,839,770.79
Number of associations reporting.....	120	111	105	102	99	90
Number of members.....	70,571	60,755	60,509	61,186	59,412	53,492

STATEMENTS

All associations listed by cities
Cities are arranged in alphabetical order

N. B.—Associations in liquidation are arranged alphabetically
in back of book

The Anthony Building and Loan Association, Anthony, Kan.

Organized under the laws of Kansas September, 1905; charter expires September, 1985.
Vice-President, M. D. HOOPES; secretary, ALICE C. ROBINSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,466.08	Installment shares, investment,	\$102,748.66
Bonds, U. S. agencies.....	49,575.00	Prepaid shares	331.50
First-mortgage loans	41,420.14	Taxes paid by borrower.....	285.89
Loans on shares.....	1,570.00	<i>Ipsa facto</i> cancellations.....	168.47
Insurance adv. for borrowers..	21.99	General reserve	9,639.11
Real estate owned.....	5,577.90	Undivided profits	5,522.48
Furniture and fixtures.....	65.00		
Total assets	\$118,696.11	Total liabilities	\$118,696.11
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,413.55	Dividends paid and credited...	\$2,766.51
Interest, fines and fees.....	4,415.65	Expenses, operating	1,753.53
Rents and real-estate sales....	272.00	Transferred to reserves.....	58.68
		Balance undivided profits.....	5,522.48
Total	\$10,101.20	Total	\$10,101.20

Number of members, 141; number of borrowers, 40.

The Home Building and Loan Association, Arkansas City, Kan.

Organized under the laws of Kansas March 6, 1917; charter expires March 6, 1967.
President, DR. L. E. BRENZ; secretary, CHAS. W. EARLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,944.72	Full-paid shares	\$36,550.00
First-mortgage loans	3,112.69	Shares pledged on mtg. loans..	577.35
Taxes advanced for borrowers..	20.12	Dividends declared, not dis-	
Insurance adv. for borrowers...	13.74	bursed	717.80
Real estate owned	31,701.45	<i>Ipsa facto</i> cancellations.....	1,614.00
Real estate sold on contract...	24,748.34	Accounts payable	32.40
Home office building	10,000.00	Permanent stock	11,300.00
Furniture and fixtures	1.00	General reserve	7,314.32
Other assets	52.56	Other reserves	1,677.63
		Undivided profits	11,811.12
Total assets	\$71,594.62	Total liabilities	\$71,594.62
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$11,682.69	Dividends paid and credited...	\$1,096.64
Interest, fines and fees.....	1,450.02	Expenses, operating	2,505.71
Rents and real-estate sales....	4,220.06	Expenses and losses, R. E....	1,859.65
Other earnings	31.50	Other expenses and losses.....	111.15
		Balance undivided profits.....	11,811.12
Total	\$17,384.27	Total	\$17,384.27

Number of members, 67; number of borrowers, 8.

The Commerce Savings and Loan Association, Atchison, Kan.

Organized under the laws of Kansas February 26, 1919; charter expires February 26, 1969.
President, F. G. TODD; secretary, RUTH E. HANSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$19,399.06	Full-paid shares	\$248,937.21
Federal Home Loan Bank stock,	4,000.00	Opt., paym't installm't shares,	66,578.96
Other securities	3,201.97	Deposit shares	5,082.78
First-mortgage loans	290,511.64	Due borrowers	1,017.67
Judgments sub. to redemption,	402.56	Profit, R. S. sold.....	1,692.39
Real estate owned	2,565.30	<i>Ipsa facto</i> cancellations	47.78
Real estate sold on contract...	32,835.36	Soc. sec. and withholding tax..	32.68
		Other liabilities	4,745.63
		Permanent stock	2,800.00
		General reserve	7,300.00
		Other reserves	3,199.92
		Undivided profits	11,480.87
Total assets	\$352,915.89	Total liabilities	\$352,915.89
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$9,548.22	Dividends paid and credited..	\$8,296.01
Interest, fines and fees.....	16,276.69	Expenses, operating	5,703.24
Rents and real-estate sales....	65.00	Expenses and losses, R. E....	298.70
Reserve for contingencies.....	1,598.99	Other expenses and losses.....	866.92
		Transferred to reserves	853.16
		Balance undivided profits.....	11,480.87
Total	\$27,488.90	Total	\$27,488.90
Number of members, 327; number of borrowers, 241.			

The Home Building and Loan Association, Atchison, Kan.

Organized under the laws of Kansas March 28, 1896; charter expires March 28, 1995.
President, E. T. MEYER; secretary, CLAUDE D. WOLFE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,145.70	Installment shares, investment,	\$900.10
First-mortgage loans	91,500.00	Full-paid shares	78,700.00
Judgments and equities	895.97	Shares pledged on mtg. loans..	20,315.02
Real estate owned	3,982.54	Borrowed money	1,000.00
Real estate sold on contract...	7,707.88	General reserve.....	1,866.72
Furniture and fixtures.....	85.00	Undivided profits	4,534.75
Total assets	\$107,316.59	Total liabilities	\$107,316.59
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,534.75	Dividends paid and credited..	\$3,551.46
Interest, fines and fees.....	6,544.41	Expenses, operating	2,258.47
Rents and real-estate sales....	3,551.25	Expenses and losses, R. E....	3,465.26
Other earnings	30.23	Other expenses and losses.....	90.23
		Transferred to reserves.....	760.47
		Balance undivided profits	4,534.75
Total	\$14,660.64	Total	\$14,660.64
Number of members, 110; number of borrowers, 67.			

The Belleville Building and Loan Association, Belleville, Kan.

Organized under the laws of Kansas May, 1923; charter expires May, 1973.
President, A. E. NORRIS; secretary, M. L. HILL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,259.99	Installment shares, investment,	\$334.27
Federal Home Loan Bank stock,	1,500.00	Full-paid shares	72,725.00
First-mortgage loans	41,671.57	Prepaid shares	265.58
Loans on shares	266.25	Deposit shares	248.78
Real estate owned	35,862.34	Rural-credit installment shares,	3,783.44
Real estate sold on contract...	13,209.25	Rural-credit full-paid shares..	1,100.00
Home office building	10,200.00	Shares pledged on mtg. loans..	6,808.07
Furniture and fixtures	200.00	Due borrowers	75.45
Other assets	19.50	Dividends declared, not disb'd,	1,156.30
		<i>Ipso facto</i> cancellations.....	14.45
		Other liabilities	491.45
		Permanent stock	2,800.00
		General reserve	14,110.60
		Other reserves	795.70
		Undivided profits	3,479.81
Total assets		Total liabilities	
\$108,188.90		\$108,188.90	
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,541.85	Dividends paid and credited..	\$3,193.02
Interest, fines and fees.....	4,967.76	Expenses, operating	3,258.35
Rents and real-estate sales....	4,016.25	Expenses and losses, R. E....	2,250.00
Other earnings	1,055.32	Transferred to reserves.....	2,400.00
		Balance undivided profits.....	3,479.81
Total		Total	
\$14,581.18		\$14,581.18	

Number of members, 123; number of borrowers, 41.

The Beloit Building and Loan Association, Beloit, Kan.

Organized under the laws of Kansas October 29, 1929; charter expires September 6, 1979.
President, PETER ERESCH; secretary, MAXINE VAN DONGE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$75,546.98	Installment shares, investment,	\$44,170.00
Other securities	4,000.00	Full-paid shares	252,300.00
First-mortgage loans	351,195.42	Opt'l paym't installm't shares,	154,737.83
Taxes advanced for borrowers.	304.61	Shares pledged on mtg. loans..	4,788.51
Judgments and equities	1.00	Due borrowers	151.75
Real estate owned	24,524.47	Dividends accrued	3,060.30
Real estate sold on contract..	17,764.78	Permanent stock	5,000.00
Home office building	6,000.00	General reserve	2,944.44
Furniture and fixtures	400.00	Other reserves	1,523.78
		Undivided profits	11,060.65
Total assets		Total liabilities	
\$479,737.26		\$479,737.26	
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$9,749.25	Dividends paid and credited...	\$13,381.09
Interest, fines and fees.....	18,972.60	Expenses, operating	6,432.95
Rents and real-estate sales....	2,907.91	Expenses and losses, R. E....	780.79
Profit R. E. sold.....	2,036.76	R. E. O. charged off.....	1,676.97
		Transferred to reserves	334.07
		Balance undivided profits	11,060.65
Total		Total	
\$33,666.52		\$33,666.52	

Number of members, 544; number of borrowers, 129.

The Bonner Springs Building and Loan Association, Bonner Springs, Kan.

Organized under the laws of Kansas May 18, 1926; charter expires June 18, 1976.
President, OSCAR HYOORT; secretary, ANNA M. EVERETT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,805.58	Installment shares, investment,	\$8,535.19
Bonds, U. S. agencies.....	2,740.00	Full-paid shares	32,100.00
Federal Home Loan Bank stock,	1,500.00	Prepaid shares	3,976.30
First-mortgage loans	34,136.02	Shares pledged on mtg. loans..	882.47
Taxes advanced for borrowers..	12.79	Dividends accrued	600.00
Real estate sold on contract....	9,075.10	Accounts payable	1.26
Furniture and fixtures.....	138.00	Other liabilities	40.69
Other assets	15.48	Permanent stock	2,500.00
		General reserve	818.00
		Other reserves	5,942.00
		Undivided profits	1,027.06
Total assets	\$56,422.97	Total liabilities	\$56,422.97
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$946.33	Dividends paid and credited...	\$1,279.33
Interest, fines and fees.....	3,026.79	Expenses, operating	1,446.56
Rents and real-estate sales....	26.00	Other expenses and losses.....	32.00
Other earnings	67.83	Transferred to reserves	282.00
		Balance undivided profits	1,027.06
Total	\$4,066.95	Total	\$4,066.95

Number of members, 110; number of borrowers, 48.

The Coffey County Savings and Rural Credit Association, Burlington, Kan.

Organized under the laws of Kansas July 6, 1921; charter expires July 6, 1971.
President, F. W. HAIGHT; secretary, W. M. McGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$24,982.18	Installment shares, investment,	\$4,507.23
Bonds, U. S. agencies.....	35,000.00	Opt. paym't installm't shares..	19,206.02
First-mortgage loans	93,819.59	Rural-credit installment shares,	103,493.00
Real estate owned	6,629.69	Due borrowers	1,610.60
Real estate sold on contract....	3,910.79	Dividends accrued	6,242.28
		War bond interest.....	387.50
		Christmas savings	187.50
		Permanent stock	10,000.00
		General reserve	3,199.08
		Other reserves	1,435.10
		Undivided profits	14,073.94
Total assets	\$164,342.25	Total liabilities	\$164,342.25
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$19,755.62	Dividends paid and credited...	\$4,402.15
Interest, fines and fees.....	7,314.25	Expenses, operating	3,148.17
Pents and real-estate sales....	707.05	Transferred to reserves	200.00
Other earnings	289.62	Balance undivided profits.....	20,316.22
Total	\$28,066.54	Total	\$28,066.54

Number of members, 340; number of borrowers, 92.

The Chanute Building and Loan Association, Chanute, Kan.

Organized under the laws of Kansas March 31, 1886; charter expires March 31, 1986.
President, F. S. WILSON; secretary, E. B. PARK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$15,785.88	Installment shares, investment,	\$2,987.94
Bonds, U. S. agencies.....	40,000.00	Full-paid shares	244,909.00
Federal Home Loan Bank stock,	4,000.00	Prepaid, shares	432.71
Other securities	2,413.75	Opt. paym't installm't shares..	4,003.43
Shares in other associations...	10,000.00	Rural-credit full-paid shares..	2,600.00
First-mortgage loans	175,963.51	Other shares	6,442.20
Loans on shares.....	4,695.00	Due borrowers	674.21
Taxes advanced for borrowers..	147.98	Accounts payable	61.61
Insurance adv. for borrowers..	118.92	Other liabilities	666.37
Real estate owned.....	14,508.56	Permanent stock	41,100.00
Real estate sold on contract...	27,724.49	General reserve	4,448.76
Home office building.....	16,900.00	Other reserves	552.59
Furniture and fixtures.....	479.46	Undivided profits	4,203.86
Other assets	345.13		
Total assets	\$313,082.68	Total liabilities	\$313,082.68
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,284.16	Dividends paid and credited...	\$6,774.84
Interest, fines and fees.....	14,366.54	Expenses, operating	6,005.63
Rents and real-estate sales....	2,339.08	Expenses and losses, R. E....	741.69
Other earnings	674.45	Other expenses and losses.....	4.40
		Transferred to reserves.....	3,933.81
		Balance undivided profits....	4,203.86
Total	\$21,664.23	Total	\$21,664.23
Number of members, 398; number of borrowers, 145.			

The Coffeyville Savings and Loan Association, Coffeyville, Kan.

Organized under the laws of Kansas November 27, 1918; charter expires November 27, 1968.
President, J. S. McMAHON; secretary, SAM CARPENTER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$39,754.80	Installment shares, investment,	\$106,153.06
Bonds, U. S. agencies.....	35,000.00	Full-paid shares	116,600.00
Federal Home Loan Bank stock,	3,500.00	Opt'l paym't installm't shares..	1,387.13
First-mortgage loans	131,652.95	Shares pledged on mtg. loans..	6,462.15
Real estate owned	30,136.97	Dividends declared, not dis-	
Real estate sold on contract...	12,478.74	bursed	63.30
Home office building.....	10,400.33	<i>Ipsa facto</i> cancellations.....	12.37
Furniture and fixtures.....	328.00	Other liabilities	80.48
		Permanent stock	25,000.00
		General reserve	7,400.00
		Other reserves	93.30
Total assets	\$263,251.79	Total liabilities	\$263,251.79
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$11,842.61	Dividends paid and credited...	\$7,978.17
Rents and real-estate sales....	6,797.66	Expenses, operating	6,070.96
Other earnings	57.62	Expenses and losses, R. E....	4,274.14
Nonoperating profit	305.38	Transferred to reserves.....	680.00
Total	\$19,003.27	Total	\$19,003.27
Number of members, 483; number of borrowers, 121.			

The Home Savings, Building and Loan Association, Colby, Kan.

Organized under the laws of Kansas July 16, 1923; charter expires July 16, 1973.
President, W. G. WARNER; secretary, RAY H. CRUMLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,084.43	Installments shares, investment,	\$538.80
Bonds, U. S. agencies.....	2,000.00	Full-paid shares	36,500.00
First-mortgage loans	55,630.07	Prepaid shares	179.28
Taxes advanced for borrowers,	275.34	Opt'l paym't installm't shares,	8,932.18
Insurance adv. for borrowers..	21.45	Shares pledged on Mtg. loans..	4,205.35
Real estate owned	1,802.00	Due borrowers	54.78
Real estate sold on contract..	3,638.42	Other liabilities	1,988.30
		Permanent stock	10,000.00
		General reserve	5,000.00
		Undivided profits	4,053.52
Total assets	\$71,451.71	Total liabilities	\$71,451.71
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,500.00	Dividends paid and credited..	\$2,280.90
Interest, fines and fees.....	4,363.52	Expenses, operating	268.61
Rents and real-estate sales...	118.00	Expenses and losses, R. E.....	2,138.06
		Transferred to reserves	1,240.43
		Balance undivided profits	4,053.52
Total	\$9,981.52	Total	\$9,981.52

Number of members, 118; number of borrowers, 43.

The Columbus Building, Loan and Savings Association, Columbus, Kan.

Organized under the laws of Kansas March 28, 1902; charter expires March 28, 1952.
President, C. R. STAUFFACHER; secretary, E. M. SPENCER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,783.06	Installment shares, investment,	\$11,560.20
Bonds, U. S. agencies.....	1,000.00	Full-paid shares	25,200.00
First-mortgage loans	36,709.11	Shares pledged on mtg. loans..	757.27
Loans on shares	200.00	Adv'ces by borrowers for taxes,	135.33
Insurance adv. for borrowers..	53.11	Accounts payable	17.50
Real estate sold on contract...	2,630.61	Other liabilities	100.00
Furniture and fixtures	1.00	General reserve	3,100.00
		Other reserves	435.66
		Undivided profits	1,070.93
Total assets	\$42,376.89	Total liabilities	\$42,376.89
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$726.36	Dividends paid and credited..	\$1,375.39
Interest, fines and fees.....	2,768.79	Expenses, operating	1,055.84
Other earnings	36.94	Transferred to reserves	100.00
Trans. from dividends res. fd..	63.42	Balance undivided profits	1,070.93
To balance gen. and ind. ledg'r,	6.65		
Total	\$3,602.16	Total	\$3,602.16

Number of members, 92; number of borrowers, 60.

The Concordia Building and Loan Association, Concordia, Kan.

Organized under the laws of Kansas May 27, 1887; charter expires August 23, 1989.
President, T. D. TROUP; secretary, H. M. CHRISTENSEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$36,061.27	Installment shares, investment,	\$82,734.88
Bonds, U. S. agencies	59,535.00	Full-paid shares	251,380.00
Federal Home Loan Bank stock,	7,000.00	Shares pledged on mtg. loans..	2,590.69
First-mortgage loans	153,405.70	Due borrowers	75.00
Judgments and equities	539.02	Dividends declared, not disb'd,	4,118.03
Real estate owned	43,637.85	Accounts payable	303.93
Real estate sold on contract...	81,009.84	Permanent stock	5,600.00
Furniture and fixture	874.62	General reserve	20,725.66
Other assets	235.04	Other reserves	3,965.41
		Undivided profits	10,804.74
Total assets	\$382,298.34	Total liabilities	\$382,298.34
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,409.43	Dividends paid and credited..	\$8,137.41
Interest, fines and fees.....	14,016.03	Expenses, operating	7,445.42
Rents and real-estate sales....	6,137.22	Expenses and losses, R. E....	2,222.68
Other earnings	2,391.67	Other expenses and losses.....	1,405.49
		Transferred to reserves.....	938.61
		Balance undivided profits.....	10,804.74
Total	\$30,954.35	Total	\$30,954.35

Number of members, 383; number of borrowers, 129.

The Citizens Building and Loan Association, Cottonwood Falls, Kan.

Organized under the laws of Kansas April 13, 1895; charter expires April 13, 1945.
President, WM. F. KIEFERLE; secretary, W. ROY MUSHRUSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,508.42	Installment shares, investment,	\$16,000.73
Bonds, U. S. agencies	10,000.00	Full-paid shares	41,000.00
Other securities	1,000.00	Prepaid shares	1,952.44
First-mortgage loans	41,880.96	Direct credit installment shares,	1,296.15
Loans on shares	795.00	Shares pledged on mtg. loans..	688.05
		General reserve	2,300.00
		Undivided profits	10,947.01
Total assets	\$74,184.38	Total liabilities	\$74,184.38
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$10,295.64	Dividends paid and credited..	\$2,330.96
Interest, fines and fees	4,469.76	Expenses, operating	1,187.43
		Transferred to reserves	300.00
		Balance undivided profits.....	10,947.01
Total	\$14,765.40	Total	\$14,765.40

Number of members, 102; number of borrowers, 49.

The Morris County Savings and Loan Association, Council Grove, Kan.

Organized under the laws of Kansas October 16, 1919; charter expires October 16, 1969.

President, C. C. KERR; secretary, MORRIS S. DOWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,284.92	Installment shares, investment,	\$727.30
Bonds, U. S. agencies.....	32,000.00	Full-paid shares	44,893.30
Federal Home Loan Bank stock,	2,500.00	Prepaid shares	38.15
First-mortgage loans	90,072.91	Opt'l paym't installm't shares,	97,865.87
Accounts receivable	13.70	Shares pledged on mtg. loans..	1,626.68
Judgments and equities	3,228.87	Dividends declared, not disb'd,	448.17
Real estate owned	3,925.82	<i>Ipso facto</i> cancellations.....	167.44
Real estate sold on contract....	15,155.28	Other liabilities	1,525.11
Home office building	6,720.00	Permanent stock	1,110.00
Furniture and fixtures	713.60	General reserve	11,522.62
		Other reserves	478.29
		Undivided profits	8,712.17
Total assets	\$168,615.10	Total liabilities	\$168,615.10
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,439.51	Dividends paid and credited...	\$2,895.74
Interest, fines and fees	6,634.19	Expenses, operating	4,162.76
Rents and real-estate sales....	1,558.24	Expenses and losses, R. E.....	83.27
Other earnings	25.00	Other expenses and losses.....	31.17
		Transferred to reserves	771.83
		Balance undivided profits	8,712.17
Total	\$16,656.94	Total	\$16,656.94

Number of members, 428; number of borrowers, 74.

The Ford County Building and Loan Association, Dodge City, Kan.

Organized under the laws of Kansas March 9, 1909; charter expires March 9, 1959.

President, D. P. YOUNG; secretary, C. E. SMITH

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$11,638.64	Installment shares, investment,	\$483.97
Bonds, U. S. agencies.....	6,500.00	Full-paid shares	345,200.00
Federal Home Loan Bank stock,	2,900.00	Other shares	3,221.36
First-mortgage loans	99,373.11	Shares pledged on mtg. loans..	2,230.34
Real estate owned	164,139.13	Other liabilities	1,243.79
Real estate sold on contract....	164,556.44	General reserve	20,500.00
Other assets	3.00	Other reserves	3,595.99
		Undivided profits	72,634.87
Total assets	\$449,110.32	Total liabilities	\$449,110.32
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$56,380.39	Dividends paid and credited...	\$11,072.31
Interest, fines and fees	17,831.34	Expenses, operating	7,375.91
Rents and real-estate sales....	15,280.10	Expenses and losses, R. E.....	6,484.11
Other earnings	79.00	Other expenses and losses.....	866.27
Transferred from reserve for		Transferred to reserves	1,137.36
unearned profits on contracts,	10,000.00	Balance undivided profits	72,634.87
Total	\$99,570.83	Total	\$99,570.83

Number of members, 236; number of borrowers, 63.

The Golden Belt Savings and Loan Association, Ellis, Kan.

Organized under the laws of Kansas January 26, 1920; charter expires January 26, 1970.
President, J. W. NICHOLSON; secretary, JACK R. NICHOLSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$44,142.64	Installment shares, investment,	\$13,919.00
Bonds, U. S. agencies	126,821.88	Full-paid shares	313,515.00
Federal Home Loan Bank stock,	6,000.00	Prepaid shares	8,056.50
Shares in other associations....	7,200.00	Opt'l paym't installm't shares,	35,771.90
First-mortgage loans	178,220.31	Deposit shares	130.11
Taxes, insurance advanced....	484.70	Other shares	24.82
Accounts receivable	92.66	Shares pledged on mtg. loans..	207.45
Real estate owned	16,146.13	Due borrowers	150.00
Real estate sold on contract...	33,175.72	Dividends declared, not disb'd,	3,298.06
Home office building	7,605.00	Adv. by borw'rs for taxes, ins..	792.86
Furniture and fixtures	900.00	Accounts payable	122.63
Other assets	142.50	Other liabilities	262.50
		Permanent stock	15,000.00
		General reserve	18,800.00
		Other reserves	7,848.52
		Undivided profits	3,041.19
Total assets	\$420,931.54	Total liabilities	\$420,931.54
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,354.00	Dividends paid and credited...	\$8,189.10
Interest, fines and fees.....	17,856.53	Expenses, operating	6,837.31
Rents and real-estate sales....	2,774.32	Expenses and losses, R. S....	3,549.94
Other earnings	432.69	Transferred to reserves	1,800.00
		Balance undivided profits....	3,041.19
Total	\$23,417.54	Total	\$23,417.54
Number of members, 409; number of borrowers, 143.			

The Citizens Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March 30, 1880; charter expires March 30, 1980.
President, M. A. LIMBOCKER; secretary, C. S. LAWRENCE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$56,272.38	Full-paid shares	\$4,905.65
Bonds, U. S. agencies	200,434.00	Opt'l paym't installm't shares,	610,299.48
First-mortgage loans	373,980.23	Other shares	375.10
Loans on shares	1,500.00	Reserve for dividends	1,181.58
Taxes advanced for borrowers..	243.62	Borrowers' tax reserve	754.31
Real estate owned	53,401.00	Other liabilities	436.96
Real estate sold on contract...	3,977.53	Permanent stock	10,000.00
		General reserve	3,700.00
		Reserves for taxes	1,000.00
		Undivided profits	41,449.33
		Special reserve	15,706.35
Total assets	\$689,808.76	Total liabilities	\$689,808.76
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$38,825.38	Adj. B/V of Bonds.....	\$773.00
Interest	27,256.65	Dividends paid and credited..	18,338.84
Rents	9,201.70	Expenses, operating	9,578.23
Recoveries	13,050.00	Expenses and losses, R. E....	2,242.81
		Voluntary charge-offs	14,599.00
		Transferred to reserves.....	1,352.52
		Balance undivided profits	41,449.33
Total	\$88,333.73	Total	\$88,333.73
Number of members, 1,081; numbers of borrowers, 160.			

The Columbia Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas April 13, 1927; charter expires April 11, 1977.
President, H. W. GLASS; secretary, JOHN M. HILTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$33,823.76	Opt'l paym't installment shares, \$174,674.02	
Bonds, U. S. agencies.....	29,990.00	Rural-credit full-paid shares..	216,482.68
Federal Home Loan Bank stock,	3,100.00	Shares pledged on mtg. loans..	4,212.87
Shares in other associations....	10,000.00	Due borrowers	1,665.17
First-mortgage loans	316,710.13	Other liabilities	51.03
Loans on shares.....	1,035.00	Permanent stock	8,750.00
Texes advanced for borrowers..	382.36	General reserve	10,000.00
Real estate sold on contract...	13,530.55	Undivided profits	5,216.03
Home office building.....	12,000.00		
Furniture and fixtures.....	480.00		
Total assets	\$421,051.80	Total liabilities	\$421,051.80
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,000.00	Dividends paid and credited...	\$11,440.46
Interest, fines and fees.....	21,960.84	Expenses, operating	7,078.41
Rents and real-estate sales....	1,609.60	Expenses and losses, R. E....	1,027.59
Other earnings	50.17	Transferred to reserves.....	5,983.12
Bonds	125.00	Balance undivided profits.....	5,216.03
Total	\$30,745.61	Total	\$30,745.61
Number of members, 772; number of borrowers, 198.			

The Emporia Building and Loan Association, Emporia, Kan.

Organized under the the laws of Kansas April 8, 1919; charter expires April 4, 1969.
President, L. W. WAYMAN; secretary, MISS CATHERINE A. ELLENBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$10,895.12	Rural-credit installment shares, \$223,300.85	
Bonds, U. S. agencies.....	10,000.00	Permanent stock	10,000.00
Federal Home Loan Bank stock,	3,000.00	General reserve	10,500.00
Other securities	18,865.00	Other reserves	7,044.22
First-mortgage loans	71,878.64	Undivided profits	5,314.27
Loans on shares.....	157.00		
Judgments and equities.....	6,548.92		
Real estate owned.....	120,917.56		
Real estate sold on contract...	13,897.10		
Total assets	\$256,159.34	Total liabilities	\$256,159.34
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,524.32	Dividends paid and credited...	\$6,359.23
Interest, fines and fees.....	4,778.09	Expenses, operating	1,975.09
Rents and real-estate sales....	14,035.99	Expenses and losses, R. E....	9,801.32
Other earnings	15.00	Other expenses and losses....	403.49
		Transferred to reserves.....	500.00
		Balance undivided profits.....	5,314.27
Total	\$24,353.40	Total	\$24,353.40
Number of members, 252; number of borrowers, 25.			

The Lyon County Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas June 22, 1928; charter expires June 22, 1978.
President, W. M. PRICE; secretary, W. G. PRICE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,900.75	Opt'l paym't installm't shares,	\$121,809.84
Bonds, U. S. agencies.....	32,750.00	Rural-credit installment shares,	40.21
Federal Home Loan Bank stock,	1,500.00	Other liabilities	37.50
Other securities	6,000.00	Permanent stock	2,500.00
First-mortgage loans	63,792.51	General reserve	1,980.47
Real estate owned	4,700.00	Undivided profits	3,565.68
Real estate sold on contract... ..	290.44		
Total assets	\$129,933.70	Total liabilities	\$129,933.70
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,533.34	Dividends paid and credited...	\$3,581.92
Interest, fines and fees.....	5,163.42	Expenses, operating	1,298.47
Rents and real-estate sales.....	370.00	Expenses and losses, R. E.....	188.64
Other earnings	15.00	Other expenses and losses.....	288.11
		Transferred to reserves	158.94
		Balance undivided profits	3,565.68
Total	\$9,081.76	Total	\$9,081.76

Number of members, 136; number of borrowers, 35.

The Mutual Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, H. L. KENDIG; secretary, MARSHALL RANDEL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$71,565.84	Opt'l paym't installm't shares,	\$635,825.66
Bonds, U. S. agencies.....	185,000.00	Other shares	282.13
Federal Home Loan Bank stock,	6,300.00	Due borrowers	397.65
Other securities	23,154.00	Accounts payable	94.25
First-mortgage loans	299,643.53	Permanent stock	37,687.50
Taxes advanced for borrowers..	188.43	General reserve	44,203.49
Accounts receivable	5,634.81	Other reserves	61,204.74
Real estate owned	49,475.00	Undivided profits	12,507.43
Real estate sold on contract... ..	99,540.24		
Home office building	51,700.00		
Other assets	1.00		
Total assets	\$792,202.85	Total liabilities	\$792,202.85
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$12,507.43	Dividends paid and credited...	\$19,697.77
Interest, fines and fees.....	28,504.59	Expenses, operating	17,571.70
Rents and real-estate sales.....	12,155.92	Transferred to reserves	3,788.17
Other earnings	397.13	Balance undivided profits	12,507.43
Total	\$53,565.07	Total	\$53,565.07

Number of members, 950; number of borrowers, 224.

The Erie Building and Loan Association, Erie, Kan.

Organized under the laws of Kansas March 5, 1884; charter expires March 5, 1959.
President, E. J. RICHEY; secretary, CLEO I. DALTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,057.28	Installment shares, investment,	\$31,976.43
Bonds, U. S. agencies.....	12,920.14	Full-paid shares	66,650.00
Federal Home Loan Bank stock,	900.00	Prepaid shares	5,104.59
Shares in other associations....	10,000.00	Opt'l paym't installm't shares..	7,534.11
First-mortgage loans	76,976.83	Other shares	250.61
Loans on shares.....	600.00	Shares pledged on mtg. loans..	1,381.33
Real estate sold on contract...	11,792.23	Due borrowers	139.19
Home office building.....	1,300.00	Unearned profit, R. E. sold.....	89.35
Furniture and fixtures.....	1.00	FHA insurance premium.....	6.27
Other assets	36.80	Accounts payable	59.03
		Federal insurance reserve.....	1,270.50
		General reserve	3,100.00
		Other reserves	193.14
		Undivided profits	1,829.73
Total assets	\$119,584.28	Total liabilities	\$119,584.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$1,780.80	Dividends paid and credited...	\$2,555.96
Interest, fines and fees.....	5,735.18	Expenses, operating	2,874.29
Rents and real-state sales.....	110.00	Transferred to reserves.....	370.50
Other earnings	4.50	Balance undivided profits.....	1,829.73
Total	\$7,630.48	Total	\$7,630.48

Number of members, 211; number of borrowers, 85.

The Liberty Savings and Loan Association, Fort Scott, Kan.

Organized under the laws of Kansas August, 1919; charter expires August, 1969.
President, WALTER GLUNZ; secretary, BRUCE J. MAGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$20,864.35	Installment shares, investment,	\$27,681.42
Bonds, U. S. agencies.....	5,500.00	Full-paid shares	136,775.00
Federal Home Loan Bank stock,	1,500.00	Direct credit shares.....	4,135.78
First-mortgage loans	135,549.30	Due borrowers	285.00
Accrued interest	109.24	Dividends accrued	270.32
Real estate sold on contract...	29,296.11	Advances from borrowers.....	1,662.04
Furniture and fixtures.....	1,376.52	Loans in process.....	80.96
		Accounts payable	1.60
		Other liabilities	225.00
		Reserve for accrued interest...	109.24
		General reserve	3,922.47
		Other reserves	7,546.37
		Undivided profits	9,417.38
		Federal insurance reserve.....	2,082.94
Total assets	\$194,195.52	Total liabilities	\$194,195.52
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,129.06	Dividends paid and credited...	\$4,519.94
Interest, fines and fees.....	10,631.17	Expenses, operating	5,341.06
Other earnings	888.03	Transferred to reserves.....	828.38
Lock box rentals.....	508.50	Balance undivided profits.....	9,417.38
Total	\$20,106.76	Total	\$20,106.76

Number of members, 539; number of borrowers, 147.

The Home Building and Loan Association, Fredonia, Kan.

Organized under the laws of Kansas November 4, 1904; charter expires November 4, 1954.
President, A. C. FLACK; secretary, JACK H. McDONALD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,044.21	Installment shares, investment,	\$27,417.29
Bonds, U. S. agencies.....	27,740.00	Full-paid shares	37,500.00
First-mortgage loans	46,415.31	Shares pledged on mtg. loans..	710.71
Real estate sold on contract...	2,108.63	Reserve for taxes and insurance,	437.97
		Contingent reserve	4,312.65
		Other reserves	169.06
		Undivided profits	13,720.47
Total assets	\$84,268.15	Total liabilities	\$84,268.15
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$14,375.93	Dividends paid and credited...	\$2,581.25
Interest, fines and fees.....	3,340.04	Expenses, operating	1,395.87
		Other expenses and losses.....	18.38
		Balance undivided profits.....	13,720.47
Total	\$17,715.97	Total	\$17,715.97

Number of members, 105; number of borrowers, 62.

The Garden City Building and Loan Association, Garden City, Kan.

Organized under the laws of Kansas October, 1907; charter expires October, 1957.
President, JOHN F. WALTERS; secretary, C. A. FULTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$98,934.82	Installment shares investment..	\$49,134.66
Bonds, U. S. agencies.....	200,500.00	Full-paid shares	278,475.00
Federal Home Loan Bank stock,	3,000.00	Prepaid shares	78,136.69
Shares in other associations....	200.00	Opt'l paym't installm't shares,	95,163.93
First-mortgage loans	144,511.48	Due borrowers	175.08
Loans on shares.....	3,773.81	Dividends accrued	4,177.13
Insurance adv. for borrowers...	87.83	<i>Ipso facto</i> cancellations.....	362.88
Accounts receivable	68.41	Accounts payable	2,637.42
Real estate owned.....	44,706.88	Other liabilities	448.86
Real estate sold on contract...	53,771.46	General reserve	27,549.78
Home office building.....	7,500.00	Other reserves	250.00
Furniture and fixtures.....	1,000.00	Undivided profits	22,505.75
Other assets	962.49		
Total assets	\$559,017.18	Total liabilities	\$559,017.18
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$22,577.79	Dividends paid and credited...	\$13,859.36
Interest, fines and fees.....	20,280.22	Expenses, operating	10,640.01
Rents and real-estate sales....	10,868.56	Expenses and losses, R. E.....	7,579.53
Other earnings	858.08	Balance undivided profits.....	22,505.75
Total	\$54,584.65	Total	\$54,584.65

Number of members, 562; number of borrowers, 156.

The Garnett Savings and Loan Association, Garnett, Kan.

Organized under the laws of Kansas March 20, 1914; charter expires March 20, 1944.
President, CHAS. W. GARRISON; secretary, MRS. ZOE PEEL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,318.40	Installment shares, investment,	\$1,410.01
Bonds, U. S. agencies	11,590.00	Full-paid shares	67,223.08
Federal Home Loan Bank stock,	1,100.00	Opt'l paym't installm't shares,	1,856.66
First-mortgage loans	48,911.09	Shares pledged on mtg. loans..	1,789.66
Real estate owned	9,206.94	Due borrowers	452.54
Real estate sold on contract...	3,421.11	Dividends declared, not disb'd,	816.09
Other assets	103.03	Accounts payable	40.69
		General reserve	1,734.68
		Other reserves	31.25
		Undivided profits	1,295.91
Total assets	\$76,650.57	Total liabilities	\$76,650.57
EARNINGS		DISTRIBUTION	
Undivided profits, last report,	\$1,257.16	Dividends paid and credited...	\$1,674.73
Interest, fines and fees	3,505.81	Expenses, operating	1,808.54
Rents and real-estate sales...	508.64	Expenses and losses, R. E....	310.92
Other earnings	147.70	Transferred to reserves.....	329.21
		Balance undivided profits	1,295.91
Total	\$5,419.31	Total	\$5,419.31
Number of members, 114*; number of borrowers, 52.			

*Includes borrowers who are members.

The Girard Building and Loan Association, Girard, Kan.

Organized under the laws of Kansas April 4, 1884; charter expires April 4, 1984.
President, H. W. SHIDELER; secretary, GRANT WINGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,694.61	Installment shares, investment,	\$7,240.69
Bonds, U. S. agencies	5,597.00	Full-paid shares	7,715.00
First-mortgage loans	15,300.00	Other reserves	1,086.00
Loans on shares	400.00	Undivided profits	8,117.07
Taxes advanced for borrowers..	170.01		
Real estate owned	997.44		
Total assets	\$24,159.06	Total liabilities	\$24,159.06
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,134.80	Dividends paid and credited...	\$74.46
Interest, fines and fees	541.74	Expenses, operating	467.24
		Other expenses and losses.....	17.70
		Balance undivided profits	8,117.14
Total	\$8,676.54	Total	\$8,676.54
Number of members, 32; number of borrowers, 21.			

The Goodland Building and Loan Association, Goodland, Kan.

Organized under the laws of Kansas September 14, 1924; charter expires September 14, 1974.
President, DORIS E. SODEN; secretary, N. R. SODEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$64,609.06	Installment shares, investment,	\$11,770.05
Bonds, U. S. agencies.....	175,000.00	Full-paid shares	349,600.00
Federal Home Loan Bank stock,	15,000.00	Opt'l paym't installm't shares,	325,418.59
R. E. first mortgages purchased,	21,225.00	Shares pledged on mtg. loans..	7,173.82
Shares in other associations...	37,500.00	Due borrowers	5,637.25
First-mortgage loans	365,619.13	Accounts payable	3,932.54
Real estate owned	16,503.62	Other liabilities	10,593.68
Real estate sold on contract...	41,275.06	Permanent stock	18,750.00
Home office building	5,000.00	General reserve	5,120.96
Furniture and fixtures	2,000.00	Other reserves	5,500.00
		Undivided profits	234.98
Total assets	\$743,731.87	Total liabilities	\$743,731.87
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$234.98	Dividends paid and credited...	\$14,499.72
Interest, fines and fees	32,150.91	Expenses, operating	12,246.93
Rents and real-estate sales...	1,711.50	Expenses and losses, R. E....	712.66
		Other expenses and losses....	237.51
		Transferred to reserves	6,165.59
		Balance undivided profits	234.98
Total	\$34,097.39	Total	\$34,097.39
Number of members, 1,290; number of borrowers, 308.			

The Prudential Building and Loan Association, Great Bend, Kan.

Organized under the laws of Kansas May, 1909; charter expires May, 1959.
President, C. R. ALDRICH; secretary, M. V. FRYBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$101,025.21	Installment shares, investment,	\$126,302.42
Bonds, U. S. agencies.....	161,094.84	Full-paid shares	518,725.00
Federal Home Loan Bank stock,	7,700.00	Prepaid shares	63,360.93
First-mortgage loans	427,989.52	Opt'l paym't installm't shares,	19,148.63
Loans on shares	3,263.00	Shares, optional investment...	19,323.42
Taxes advanced for borrowers,	77.54	Rural-credit installment shares,	2,913.53
Insurance adv. for borrowers..	21.15	Shares pledged on mtg. loans..	3,311.00
Accounts receivable	69.55	Due borrowers	257.50
Real estate owned	47,954.70	Dividends declared, not disb'd,	7,825.95
Real estate sold on contract...	61,102.68	<i>Ipsa facto</i> cancellations	3,394.81
Home office building	15,000.00	Permanent stock	26,800.00
Furniture and fixtures	700.00	General reserve	22,230.56
		Other reserves	8,754.44
		Undivided profits	3,650.00
Total assets	\$825,998.19	Total liabilities	\$825,998.19
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,600.00	Dividends paid and credited..	\$26,228.25
Interest, fines and fees	37,571.06	Expenses, operating	10,054.44
Rents and real-estate sales...	2,431.75	Transferred to reserves	3,875.20
Other earnings	201.08	Balance undivided profits	3,650.00
Total	\$43,803.89	Total	\$43,803.89
Number of members, 1,068; number of borrowers, 323.			

The Hays Building and Loan Association, Hays, Kan.

Organized under the laws of Kansas October 4, 1919; charter expires October 4, 1969.
President, L. C. AICHER; secretary, CECIL CALVERT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$21,044.60	Installment shares, investment,	\$24,711.74
Bonds, U. S. agencies.....	30,110.00	Full-paid shares	183,653.00
State and municipal.....	6,300.00	Prepaid shares	27.11
Shares in other associations....	125.00	Opt'l paym't installm't shares,	51,128.73
First-mortgage loans	156,684.02	Due borrowers	170.00
Loans on shares.....	301.41	<i>Ipsa facto</i> cancellations.....	804.77
Accounts receivable	3.00	Other liabilities	403.05
Real estate owned.....	29,641.25	Permanent stock	25,000.00
Real estate sold on contract....	73,050.70	General reserve	9,470.00
Home office building.....	16,000.00	Other reserves	22,191.58
Furniture and fixtures.....	1,200.00	Undivided profits	17,000.00
Other assets	100.00		
Total assets	\$334,559.98	Total liabilities	\$334,559.98
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$15,500.00	Dividends paid and credited...	\$7,727.26
Interest, fines and fees.....	15,588.64	Expenses, operating	5,418.13
Rents and real-estate sales....	7,638.86	Expenses and losses, R. E.....	3,203.93
Other earnings	118.11	Other expenses and losses.....	1,360.26
		Transferred to reserves.....	4,136.03
		Balance undivided profits.....	17,000.00
Total	\$38,845.61	Total	\$38,845.61
Number of members, 510; number of borrowers, 116.			

The Hiawatha Savings and Loan Association, Hiawatha, Kan.

Organized under the laws of Kansas November 1, 1921; charter expires November 1, 1971.
President, FRANK N. MORRILL; secretary, HARRY P. PATTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,455.93	Installment shares, investment,	\$1,019.85
Bonds, U. S. agencies.....	28,738.45	Full-paid shares	183,107.82
Federal Home Loan Bank stock,	1,500.00	Opt'l paym't installm't shares,	18,277.36
Shares in other associations....	15,000.00	Shares pledged on mtg. loans..	1,195.54
First-mortgage loans	172,649.52	Due borrowers	517.54
Loans on shares.....	250.00	Dividends accrued	2,651.71
Real estate owned.....	8,854.22	<i>Ipsa facto</i> cancellations.....	5.10
Real estate sold on contract....	535.91	Accounts payable	65.30
Furniture and fixtures.....	150.00	Other liabilities	465.80
Other assets	4.40	Permanent stock	12,000.00
Total assets	\$241,138.43	General reserve	7,400.00
		Other reserves	9,332.41
		Undivided profits	5,100.00
Total liabilities		Total	\$241,138.43
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,800.00	Dividends paid and credited...	\$5,102.67
Interest, fines and fees.....	10,402.46	Expenses, operating	4,415.96
Rents and real-estate sales....	419.50	Expenses and losses, R. E.....	238.47
Other earnings	797.86	Other expenses and losses.....	50.00
Recovery charge-offs	8.35	Transferred to reserves.....	521.07
		Balance undivided profits.....	5,100.00
Total	\$15,428.17	Total	\$15,428.17
Number of members, 329; number of borrowers, 176.			

The Holton Building and Loan Association, Holton, Kan.

Organized under the laws of Kansas August 18, 1921; charter expires August 18, 1971.
President, HAROLD ROLLEY; secretary, MABEL E. BARNES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$15,352.62	Installment shares, investment,	\$3,583.50
Bonds, U. S. agencies	100.00	Full-paid shares	78,524.99
Federal Home Loan Bank stock,	3,200.00	Prepaid shares	413.25
First-mortgage loans	67,809.09	Shares pledged on mtg. loans..	65.13
Loans on shares	66.00	Dividends accrued	1,139.52
Real estate owned	9,189.10	Advances from FHLB system,	7,400.00
Real estate sold on contract...	3,384.63	<i>Ipso facto</i> cancellations	64.35
Home office building	2,250.00	Accounts payable	2.50
Furniture and fixtures	600.00	Other liabilities	326.07
		Permanent stock	3,265.98
		Other reserves	1,398.51
		Undivided profits	5,767.64
Total assets	\$101,951.44	Total liabilities	\$101,951.44
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,356.01	Dividends paid and credited..	\$2,414.96
Interest, fines and fees.....	5,398.65	Expenses, operating	3,310.90
Rents and real-estate sales...	2,117.23	Expenses and losses, R. E.....	771.21
Other earnings	158.25	Other expenses and losses.....	662.52
		Transferred to reserves.....	102.91
		Balance undivided profits.....	5,767.64
Total	\$13,030.14	Total	\$13,030.14

Number of members, 254; number of borrowers, 85.

The Hoxie Building and Loan Association, Hoxie, Kan.

Organized under the laws of Kansas January, 1924; charter expires January, 1954.
President, F. M. BURR; secretary-treasurer, D. L. STEINSHUER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,688.93	Installment shares, investment,	\$173.07
First-mortgage loans	1,891.48	Full-paid shares	300.00
Real estate owned	1,676.04	Opt'l paym't installm't shares,	193.90
Real estate sold on contract...	801.52	Shares pledged on mtg. loans..	800.00
Furniture and fixtures	60.00	Dividends declared, not disb'd,	2.14
		Permanent stock	1,450.00
		General reserve	880.00
		Other reserves	177.38
		Undivided profits	3,141.48
Total assets	\$7,117.97	Total liabilities	\$7,117.97
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,160.49	Dividends paid and credited..	\$112.71
Interest, fines and fees.....	285.77	Expenses, operating	275.27
Rents and real-estate sales...	110.00	Expenses and losses, R. E.....	26.80
		Balance undivided profits.....	3,141.48
Total	\$3,556.26	Total	\$3,556.26

Number of members, 14; number of borrowers, 4.

The Security Building and Loan Association, Iola, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, DR. A. R. CHAMBERS; secretary, JULIA McCCLURE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$15,171.88	Full-paid shares	\$111,050.00
Bonds, U. S. agencies.....	8,001.20	Opt'l paym't installm't shares,	26,667.01
Federal Home Loan Bank stock,	1,000.00	Due borrowers	1,236.57
Shares in other associations...	22,500.00	Dividends declared, not disb'd,	1,488.70
First-mortgage loans	95,055.19	<i>Ipsa facto</i> cancellations.....	192.67
Accounts receivable	516.88	Accounts payable	504.24
Real estate owned	11,380.05	Permanent stock	9,000.00
Real estate sold on contract...	9,913.22	General reserve	4,630.22
Furniture and fixtures	1.00	Other reserves	4,466.80
Other assets	160.97	Undivided profits	4,464.18
Total assets	\$163,700.39	Total liabilities	\$163,700.39
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$4,421.80	Dividends paid and credited..	\$3,958.10
Interest, fines and fees.....	8,045.29	Expenses, operating	3,907.78
Rents and real-estate sales....	897.00	Expenses and losses, R. E....	493.18
		Transferred to reserves	540.85
		Balance undivided profits	4,464.18
Total	\$13,364.09	Total	\$13,364.09

Number of members, 567; number of borrowers, 143.

The Citizens Building and Loan Association, Junction City, Kan.

Organized under the laws of Kansas December 8, 1908; charter expires December 8, 1958.
President, H. A. ROHRER; secretary, ROY LUKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,182.86	Installment shares, investment,	\$165,883.75
Bonds, U. S. agencies.....	107,500.00	Full-paid shares	50,925.00
Federal Home Loan Bank stock,	2,500.00	Prepaid shares	133,971.74
First-mortgage loans	254,018.36	Shares pledged on mtg. loans..	36,626.95
Loans on shares	1,705.00	Due borrowers	2,576.07
Taxes advanced for borrowers,	1,644.54	Dividends declared, not disb'd,	149.38
Insurance adv. for borrowers..	883.87	Other liabilities	3,000.03
Accounts receivable	341.08	Permanent stock	5,000.00
Real estate owned	4,000.00	Other reserves	6,100.00
Real estate sold on contract...	29,318.57	Undivided profits	24,591.36
Home office building	12,900.00		
Furniture and fixtures	880.00		
Total assets	\$428,824.28	Total liabilities	\$428,824.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$24,399.25	Dividends paid and credited..	\$19,414.28
Interest, fines and fees.....	23,729.06	Expenses, operating	4,783.47
Rents and real-estate sales....	2,567.00	Expenses and losses, R. E....	1,708.94
Other earnings	119.75	Other expenses and losses.....	90.00
Fed. H. L. B. Div.....	22.99	Transferred to reserves.....	250.00
		Balance undivided profits	24,591.36
Total	\$50,838.05	Total	\$50,838.05

Number of members, 624; number of borrowers, 224.

The American Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 27, 1923; charter expires September 27, 1973.
President, G. E. LINQUIST; secretary, P. G. PETERSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$107.46	Installment shares, investment,	\$3,312.50
Federal Home Loan Bank stock,	3,800.00	Full-paid shares	71,327.48
First-mortgage loans	63,170.29	Prepaid shares	5,700.70
Loans on shares.....	832.50	Opt'l paym't installm't shares,	7,322.49
Taxes advanced for borrowers..	1,455.76	Shares pledged on mtg. loans..	5,033.40
Insurance adv. for borrowers...	124.33	Due borrowers	310.55
Accounts receivable	250.00	Dividends accrued	10,142.55
Real estate owned	15,036.94	Dividends declared, not dis-	
Real estate sold on contract...	66,381.27	bursed	751.74
Furniture and fixtures.....	727.95	Advances from FHLB system,	24,675.00
Other assets	3,724.79	Borrowed money	900.00
		Accounts payable	395.09
		Other liabilities	3,029.37
		Permanent stock	6,450.00
		General reserve	4,850.00
		Other reserves	1,859.15
		Undivided profits	3,737.55
		Reserve for taxes	5,813.72
Total assets	\$155,611.29	Total liabilities	\$155,611.29
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,783.47	Dividends paid and credited...	\$3,180.90
Interest, fines and fees.....	8,840.13	Expenses, operating	5,703.03
Rents and real-estate sales....	4,814.26	Expenses and losses, R. E....	1,297.65
		Other expenses and losses.....	1,028.43
		Transferred to reserves.....	2,490.30
		Balance undivided profits.....	3,737.55
Total	\$17,437.86	Total	\$17,437.86

Number of members, 350; number of borrowers, 56.

The Anchor Building, Savings and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 2, 1924; charter expires September 2, 1974.
President, CLARENCE T. RICE; secretary, E. A. BENSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$112,007.54	Installment shares, investment,	\$2,491.95
Bonds, U. S. agencies.....	4,000.00	Full-paid shares	986,964.29
Federal Home Loan Bank stock,	35,500.00	Prepaid shares	6,607.14
Shares in other associations....	5,000.00	Opt'l paym't installm't shares,	928,267.92
First-mortgage loans	1,523,828.09	Shares pledged on mtg. loans..	1,735.83
Real estate owned.....	52,095.94	Due borrowers	15,696.01
Real estate sold on contract...	551,166.48	Dividends accrued	62,341.20
Furniture and fixtures.....	7,704.27	Advances from FHLB system,	135,000.00
Other assets	2,964.85	Adv. paym'ts taxes and ins....	37,328.32
		<i>Ipsa facto</i> cancellations.....	596.18
		Accounts payable	6,237.93
		Other liabilities	900.00
		Permanent stock	10,000.00
		General reserve	50,000.00
		Other reserves	18,100.40
		Undivided profits	32,000.00
Total assets	\$2,294,267.17	Total liabilities	\$2,294,267.17
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$23,000.00	Dividends paid and credited..	\$75,736.77
Interest, fines and fees.....	130,893.98	Expenses, operating	43,688.94
Rents and real-estate sales....	13,845.36	Expenses and losses, R. E....	2,366.88
Other earnings	1,383.66	Other expenses and losses.....	5,058.63
Recovery	455.61	Transferred to reserves.....	10,727.39
		Balance undivided profits.....	32,000.00
Total	\$169,578.61	Total	\$169,578.61

Number of members, 2,583; number of borrowers, 920.

The Argentine Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 6, 1906; charter expires September 6, 1956.
President, H. J. SMITH; secretary, FRANK S. POWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks	\$21,750.06	Installment shares, investment,	\$28,686.84
Bonds, U. S. agencies	31,000.00	Full-paid shares	327,846.92
Federal Home Loan Bank stock,	3,900.00	Opt'l paym't installm't shares,	7,886.72
First-mortgage loans	229,619.78	Shares pledged on mtg. loans..	7,355.15
Taxes advanced for borrowers..	93.06	Due borrowers	3,923.54
Insurance adv. for borrowers..	10.75	For uncollected interest	696.57
Judgments and equities	1,970.10	Advance taxes and ins.....	3,372.13
Real estate owned	21,878.68	Other liabilities	310.66
Real estate sold on contract...	117,987.87	General reserve	40,700.00
Home office building	6,500.00	Other reserves	9,386.61
Furniture and fixtures	2,659.80	Undivided profits	7,154.96
Total assets	\$437,270.10	Total liabilities	\$437,270.10
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,432.48	Dividends paid and credited...	\$10,532.27
Interest, fines and fees	21,748.65	Expenses, operating	10,047.86
Rents and real-estate sales....	2,686.55	Expenses and losses, R. E.....	1,688.69
Other earnings	1,571.01	Other expenses and losses.....	14.91
		Transferred to reserves.....	2,000.00
		Balance undivided profits	7,154.96
Total	\$31,438.69	Total	\$31,438.69

Number of members, 478; number of borrowers, 203.

The Fidelity Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 15, 1901; charter expires October 15, 1951.
President, W. J. SLOAN; secretary, J. G. FLEMING.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$80,391.01	Installment shares, investment,	\$53,415.82
Bonds, U. S. agencies	197,825.00	Full-paid shares	602,300.00
Shares in other associations....	500.00	Prepaid shares	90,844.21
First-mortgage loans	454,283.47	Deposit shares	116,691.08
Loans on shares	2,850.00	Shares pledged on mtg. loans..	35,975.98
Taxes advanced for borrowers,	4,692.46	Due borrowers	6,284.30
Insurance adv. for borrowers..	79.19	Dividends accrued	12,691.98
Accounts receivable	2,108.64	Taxes adv. by borrowers.....	2,693.40
Judgments and equities	745.93	Accounts payable	4,983.75
Real estate owned	12,919.02	Reserve for real estate owned..	100,000.00
Real estate sold on contract...	377,979.39	Reserve profit, R. E. contracts,	35,084.67
Furniture and fixtures	1.00	General reserve	24,500.00
Other assets	5,009.75	Reserve for bonds owned.....	3,600.00
Total assets	\$1,139,384.86	Undivided profits	50,319.67
		Total liabilities	\$1,139,384.86
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$32,854.42	Dividends paid and credited..	\$25,326.84
Interest, fines and fees	59,059.17	Expenses, operating	13,380.42
Rents and real-estate sales....	3,867.06	Expenses and losses, R. E.....	5,737.02
Other earnings	15.70	Other expenses and losses.....	32.40
		Transferred to reserves	1,000.00
		Balance undivided profits	50,319.67
Total	\$95,796.35	Total	\$95,796.35

Number of members, 1,235; number of borrowers, 341.

The Gibraltar Building, Loan and Savings Association, Kansas City, Kan.

Organized under the laws of Kansas August 20, 1895; charter expires August 20, 1945.
President, E. L. FISCHER; secretary, I. W. LARSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in bands.....	\$45,654.10	Installment shares, investment,	\$1,550.47
Bonds, U. S. agencies.....	80,037.75	Full-paid shares	461,933.33
Federal Home Loan Bank stock,	4,600.00	Prepaid shares	182.09
First-mortgage loans	312,267.32	Opt'l paym't installm't shares,	55,145.98
Loans on shares	50.00	Other shares	5,962.50
Taxes advanced for borrowers..	671.54	Shares pledged on mtg. loans,	5,284.14
Insurance adv. for borrowers..	186.67	Due borrowers	845.30
Accounts receivable	1.00	<i>Ipsa facto</i> cancellations	58.78
Judgment and equities	677.15	Accounts payable	1,548.97
Real estate owned	8,369.21	Other liabilities	3,633.04
Real estate sold on contract...	224,984.00	General reserve	24,000.00
Furniture and fixtures	450.00	Other reserves	48,904.65
		Undivided profits	68,899.49
Total assets	\$677,948.74	Total liabilities	\$677,948.74
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$60,740.49	Dividends paid and credited...	\$17,996.50
Interest, fines and fees.....	36,994.87	Expenses, operating	9,972.51
Rents and real-estate sales....	2,357.93	Expenses and losses, R. E....	965.86
Other earnings	64.00	Other expenses and losses....	57.50
		Transferred to reserves	2,265.43
		Balance undivided profits	68,899.49
Total	\$100,157.29	Total	\$100,157.29

Number of members, 713; number of borrowers, 299.

The Inter-State Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas March 15, 1889; charter expires March 15, 1989.
President, FRANK C. DECOURSEY; secretary, T. J. SEWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$114,102.81	Installment shares, investment,	\$7,090.21
Bonds, U. S. agencies.....	41,000.00	Full-paid shares	1,517,723.09
Federal Home Loan Bank stock,	30,000.00	Prepaid shares	32,863.75
First-mortgage loans	1,928,718.31	Opt'l paym't installm't shares,	717,505.65
Loans on shares	250.00	Shares pledged on mtg. loans,	1,038.00
Accounts receivable	2,449.57	Due borrowers	17,512.96
Judgments and equities	5,409.44	Advances from FHLB system,	150,000.00
Real estate owned	3,880.22	Borrowed money	30,000.00
Real estate sold on contract...	500,810.10	<i>Ipsa facto</i> cancellations.....	49.00
Home office building	22,600.00	Accounts payable	3,466.24
Furniture and fixtures	1,700.00	General reserve	150,252.00
		Other reserves	12,007.12
		Undivided profits	11,412.43
Total assets	\$2,650,920.45	Total liabilities	\$2,650,920.45
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$9,866.37	Dividends paid and credited..	\$72,829.55
Interest, fines and fees.....	145,977.54	Expenses, operating	33,101.66
Rents and real-estate sales....	2,656.65	Expenses and losses, R. E....	1,536.80
Other earnings	1,612.83	Other expenses and losses....	6,529.54
		Transferred to reserves	34,703.41
		Balance undivided profits	11,412.43
Total	\$160,113.39	Total	\$160,113.39

Number of members, 1,328; number of borrowers, 1,078.

The Kansas Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September, 1908; charter expires September, 1958.
Vice-president, L. E. ROUSH; secretary, ROBERT B. ROSE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$9,244.99	Installment shares investment,	\$6,337.48
Bonds, U. S. agencies.....	1,046.00	Full-paid shares	261,166.36
Federal Home Loan Bank stock,	5,000.00	Deposit shares	1,099.42
First-mortgage loans	187,097.47	Shares pledged on mtg. loans..	6,193.99
Loans on shares.....	5,605.94	Due borrowers	110.24
Taxes advanced for borrowers..	120.16	Advances from FHLB system,	30,000.00
Real estate owned.....	7,403.78	<i>Ipso facto</i> cancellations.....	1,154.88
Real estate sold on contract....	144,381.89	Accounts payable	1,090.90
Furniture and fixtures.....	300.00	Other liabilities	610.09
Other assets	237.15	General reserve	2,362.51
		Other reserves	44,485.69
		Undivided profits	4,971.58
		Advance payments on taxes....	854.24
Total assets	\$360,437.38	Total liabilities	\$360,437.38
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$250.00	Dividends paid and credited...	\$6,980.91
Interest, fines and fees.....	23,888.44	Expenses, operating	12,021.37
Rents and real-estate sales....	3,915.26	Expenses and losses, R. E.....	1.48
Other earnings	480.03	Other expenses and losses.....	929.33
Transferred from reserve.....	10,033.45	Transferred to reserves.....	13,662.51
		Balance undivided profits.....	4,971.58
Total	\$38,567.18	Total	\$38,567.18

Number of members, 217; number of borrowers, 170.

The Progressive Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 20, 1921; charter expires October 20, 1971.
President, E. O. MORRIS; secretary, N. C. CHRISTIANSEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,588.86	Full-paid shares	\$77,787.50
Bonds, U. S. agencies.....	2,000.00	Shares pledged on mtg. loans..	523.60
Federal Home Loan Bank stock,	1,500.00	Permanent stock	3,650.00
First-mortgage loans	20,180.66	General reserve	2,575.00
Loans on shares.....	391.50	Other reserves	13,431.28
Real estate owned.....	1,703.00	Undivided profits	1,834.10
Real estate sold on contract....	67,937.46		
Furniture and fixtures.....	500.00		
Total assets	\$99,801.48	Total liabilities	\$99,801.48
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,167.72	Dividends paid and credited...	\$2,537.62
Interest, fines and fees.....	5,644.63	Expenses, operating	3,578.77
Rents and real-estate sales....	1,166.53	Expenses and losses, R. E.....	1,712.21
Other earnings	29.40	Transferred to reserves.....	345.58
		Balance undivided profits.....	1,834.10
Total	\$10,008.28	Total	10,008.28

Number of members, 57; number of borrowers, 44.

The Kingman Building, Savings and Loan Association, Kingman, Kan.

Organized under the laws of Kansas April, 1909; charter expires April, 1959.
President, N. H. KILMER; secretary, M. E. CLOUD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,944.94	Installment shares, investment,	\$32,048.17
Bonds, U. S. agencies	10,000.00	Full-paid shares	3,400.00
Federal Home Loan Bank stock,	1,500.00	Shares pledged on mtg. loans..	3,913.17
First-mortgage loans	31,230.10	Dividends declared, not disb'd,	454.77
Loans on shares	210.00	Accounts payable	6.09
Taxes advanced for borrowers,	319.07	General reserve	2,248.00
Real estate owned	1,289.20	Undivided profits	11,987.70
Real estate sold on contract...	563.59		
Furniture and fixtures.....	1.00		
Total assets	\$54,057.90	Total liabilities	\$54,057.90
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$11,645.91	Dividends paid and credited...	\$1,435.36
Interest, fines and fees.....	3,023.61	Expenses, operating	1,338.38
Rents and real-estate sales....	180.00	Expenses and losses, R. E....	33.08
Other earnings	15.00	Transferred to reserves	70.00
		Balance undivided profits	11,987.70
Total	\$14,864.52	Total	\$14,864.52

Number of members, 122; number of borrowers, 51.

The Kinsley Building and Loan Association, Kinsley, Kan.

Organized under the laws of Kansas April 23, 1921; charter expires May 1, 1951.
President, W. P. STOLTENBERG; secretary, HARRY L. SCHNATTERLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,392.71	Installment shares, investment,	\$18,470.26
Bonds, U. S. agencies	29,645.00	Full-paid shares	157,825.00
Federal Home Loan Bank stock,	4,200.00	Prepaid shares	2,967.74
Shares in other associations...	200.00	Opt'l paym't installm't shares,	3,094.61
First-mortgage loans	129,785.98	Shares pledged on mtg. loans..	9,419.97
Loans on shares	650.00	Due borrowers	135.00
Taxes advanced for borrowers,	1,022.90	Dividends declared, not disb'd,	4,989.49
Insurance adv. for borrowers..	178.53	Advances from FHLB system,	2,550.00
Real estate owned.....	23,302.85	Other liabilities	3,235.55
Real estate sold on contract...	16,690.42	General reserve	19,822.97
Home office building	5,861.88	Other reserves	6,274.83
Furniture and fixtures	208.96		
Other assets	2,646.69		
Total assets	\$228,785.42	Total liabilities	\$228,785.42
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,951.79	Dividends paid and credited...	\$6,007.15
Interest, fines and fees.....	12,152.20	Expenses, operating	4,827.92
Rents and real-estate sales....	446.84	Other expenses and losses....	18.55
Other earnings	428.34	Transferred to reserves.....	1,850.72
		Balance undivided profits.....	6,274.83
Total	\$18,979.17	Total	\$18,979.17

Number of members, 281; number of borrowers, 115.

The Larned Building, Loan and Savings Association, Larned, Kan.

Organized under the laws of Kansas July 20, 1921; charter expires July 20, 1971.
President, G. L. FRIZELL; secretary, C. E. CLUTTER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,840.19	Installment shares, investment,	\$20,683.11
Bonds, U. S. agencies.....	51,000.00	Full-paid shares	122,675.00
Federal Home Loan Bank stock,	3,100.00	Prepaid shares	10,721.94
Shares in other associations....	200.00	Opt'l paym't installm't shares,	4,154.44
First-mortgage loans	76,727.37	Shares pledged on mtge. loans,	841.07
Taxes advanced for borrowers..	122.89	Due borrowers	343.29
Insurance adv. for borrowers...	51.70	Dividends accrued	387.90
Accounts receivable	281.00	Dividends declared, not dis-	
Real estate owned	13,059.85	bursed	1,988.03
Real estate sold on contract...	31,019.13	Other liabilities	1,174.38
Furniture and fixtures.....	300.00	Permanent stock	10,000.00
		General reserve	8,152.23
		Undivided profits	8,580.74
Total assets	\$189,702.13	Total liabilities	\$189,702.13
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,400.14	Dividends paid and credited..	\$5,046.81
Interest, fines and fees.....	8,548.63	Expenses, operating	3,957.84
Rents and real-estate sales....	1,725.23	Transferred to reserves.....	1,088.61
		Balance undivided profits.....	8,580.74
Total	\$18,674.00	Total	\$18,674.00

Number of members, 264; number of borrowers, 104.

The Douglas County Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas April 27, 1915; charter expires April 27, 1965.
President, JOHN C. EMICK; secretary, PEARL EMICK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$42,668.49	Full-paid shares	\$435,668.00
Bonds, U. S. agencies.....	127,150.00	Opt'l paym't installm't shares,	181,444.36
Federal Home Loan Bank stock,	5,000.00	Other shares	306.95
Other securities	34,255.17	Due borrowers	2,377.71
Shares in other associations....	15,000.00	Dividends declared, not dis-	
First-mortgage loans	392,214.14	bursed	5,389.38
Real estate owned	3,000.00	<i>Ipsa facto</i> cancellations.....	83.78
Real estate sold on contract...	49,733.00	Accounts payable	4,594.71
Home office building.....	10,000.00	Other liabilities	2,334.77
		Permanent stock	10,000.00
		General reserve	6,500.00
		Other reserves	17,017.00
		Undivided profits	13,304.14
Total assets	\$679,020.80	Total liabilities	\$679,020.80
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$10,019.46	Dividends paid and credited...	\$14,538.69
Interest, fines and fees.....	31,666.97	Expenses, operating	7,951.21
Rents and real-estate sales....	750.00	Expenses and losses, R. E.....	113.92
Other earnings	39.29	Other expenses and losses.....	817.76
		Transferred to reserves.....	5,750.00
		Balance undivided profits.....	13,304.14
Total	\$42,475.72	Total	\$42,475.72

Number of members, 519; number of borrowers, 308.

The Lawrence Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas December, 1908; charter expires December, 1958.
President, CHAS. E. LOUK; secretary, L. E. EBY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$53,883.59	Full-paid shares	\$97,890.00
Bonds, U. S. agencies.....	75,000.00	Opt'l paym't installm't shares,	251,942.75
Federal Home Loan Bank stock,	6,700.00	Shares pledged on mtg. loans..	10,317.46
Other securities	2,755.00	Dividends declared, not disb'd,	1,233.64
First-mortgage loans	208,272.96	Reserves for FHA borrowers..	617.15
Real estate owned	717.44	Deferred profit on R. E. sold..	12,191.00
Real estate sold on contract...	27,609.98	Other liabilities	88.77
Home office building	34,000.00	Federal insurance reserve	6,300.00
Furniture and fixtures	1.00	General reserve	13,670.24
Other assets	22.20	Other reserves	2,236.35
		Undivided profits	12,484.81
Total assets		Total liabilities	
	\$408,962.17		\$408,962.17
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$10,807.10	Dividends paid and credited..	\$9,334.10
Interest, fines and fees	17,454.42	Expenses, operating	7,907.21
Rents and real-estate sales...	6,191.13	Expenses and losses, R. E....	2,656.19
Other earnings	279.66	Transferred to reserves	2,350.00
		Balance undivided profits	12,484.81
Total		Total	
	\$34,732.31		\$34,732.31

Number of members, 860; number of borrowers, 172.

The Citizens' Mutual Building and Loan Association, Leavenworth, Kan.

Organized under the laws of Kansas, March 4, 1884; charter expires March 4, 1983.
President, T. T. REYBURN; secretary, G. W. HOINS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$75,399.95	Installment shares, investment,	\$163,786.51
Bonds, U. S. agencies	52,625.00	Full-paid shares	792,500.00
Federal Home Loan Bank stock,	11,200.00	Shares pledged on mtg. loans..	429,203.73
First-mortgage loans	1,434,989.82	Due borrowers	1,657.91
Loans on shares	1,100.00	Dividends accrued	11,832.34
Taxes advanced for borrowers,	1,009.96	Accounts payable	7,131.87
Insurance adv. for borrowers..	447.24	Other liabilities	299.40
Accounts receivable	1,220.65	General reserve	117,279.55
Real estate owned	4.00	Other reserves	62,348.56
Real estate sold on contract..	63,713.45	Undivided profits	65,671.20
Home office building	10,000.00		
Furniture and fixtures	1.00		
Total assets		Total liabilities	
	\$1,651,711.07		\$1,651,711.07
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$65,633.79	Dividends paid and credited...	\$72,526.01
Interest, fines and fees	113,479.20	Expenses, operating	23,495.94
Rents and real-estate sales...	2,801.68	Transferred to reserves	20,917.52
Other earnings	696.00	Balance undivided profits	65,671.20
Total		Total	
	\$182,610.67		\$182,610.67

Number of members, 1,771; number of borrowers, 936.

The Leavenworth Mutual B., L. and Savings Association, Leavenworth, Kan.

Organized under the laws of Kansas April 7, 1888; charter expires April 7, 1987.
President, A. W. BAUER; secretary, F. W. ORLOWSKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$26,670.59	Installment shares, investment,	\$87,626.35
Bonds, U. S. agencies.....	98,200.00	Full-paid shares	753,600.00
Federal Home Loan Bank stock,	6,700.00	Shares pledged on mtg. loans..	228,266.53
First-mortgage loans	892,183.26	Due borrowers	373.24
Loans on shares	3,356.00	Accounts payable	14,959.35
Taxes advanced for borrowers..	3,750.40	Other liabilities	3,264.15
Insurance adv. for borrowers..	215.32	General reserve	30,997.32
Judgments and equities.....	1,351.14	Other reserves	10,326.44
Real estate owned.....	30,657.77	Undivided profits	121,418.11
Real estate sold on contract...	185,797.08		
Furniture and fixtures.....	943.85		
Other assets	1,006.08		
Total assets	\$1,250,831.49	Total liabilities	\$1,250,831.49
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$104,662.12	Dividends paid and credited...	\$44,172.97
Interest, fines and fees.....	76,517.69	Expenses, operating	17,112.53
Rents and real-estate sales....	6,523.80	Other expenses and losses....	1,400.00
		Transferred to reserves.....	3,600.00
		Balance undivided profits.....	121,418.11
Total	\$187,703.61	Total	\$187,703.61

Number of members, 1,300; number of borrowers, 702.

The Lyons Savings and Loan Association, Lyons, Kan.

Organized under the laws of Kansas March 12, 1913; charter expires March 12, 1963.
President, L. C. NEEDHAM; secretary, A. G. HARTONFT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$18,961.07	Installment shares, investment,	\$17,769.41
Bonds, U. S. agencies.....	135,000.00	Full-paid shares	356,500.00
Federal Home Loan Bank stock,	15,000.00	Prepaid shares	55,823.94
Shares in other associations....	15,000.00	Opt'l paym't installm't shares,	34,128.97
First-mortgage loans	258,139.03	Shares pledged on mtg. loans..	13,783.40
Loans on shares	1,060.00	Due borrowers	3,216.38
Accounts receivable	173.23	Accounts payable	2,247.82
Real estate owned.....	14,750.00	Permanent stock	15,150.00
Real estate sold on contract...	92,123.96	General reserve	7,175.00
Furniture and fixtures.....	1.00	Other reserves	32,532.98
Other assets	9.80	Undivided profits	11,890.19
Total assets	\$550,218.09	Total liabilities	\$550,218.09
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$9,576.47	Dividends paid and credited..	\$12,149.17
Interest, fines and fees.....	24,224.33	Expenses, operating	11,753.47
Rents and real-estate sales....	1,496.39	Expenses and losses, R. E.....	562.39
Other earnings	618.68	Other expenses and losses....	46.88
Part of profit on R. E. sold...	2,313.00	Transferred to reserves.....	1,826.77
		Balance undivided profits.....	11,890.19
Total	\$38,228.87	Total	\$38,228.87

Number of members, 414; number of borrowers, 263.

The Pioneer Savings and Loan Association, McPherson, Kan.

Organized under the laws of Kansas September, 1919; charter expires November, 1969.
President, A. W. BREMYER; asst. secretary, CLAUDE L. BARBER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$25,818.55	Installment shares, investment,	\$58,645.77
Bonds, U. S. agencies	100,000.00	Full-paid shares	406,275.00
Federal Home Loan Bank stock,	13,000.00	Prepaid shares	59,110.48
Shares in other associations..	4,100.00	Opt'l paym't installm't shares,	123,586.15
First-mortgage loans	290,666.66	Due borrowers	273.64
Loans on shares	945.62	Dividends declared, not disb'd,	7,809.85
Receivers' certificates	774.04	FHA ins. and tax impounded...	3,188.95
Real estate owned	118,169.91	Other liabilities	785.37
Real estate sold on contract...	109,654.94	Permanent stock	5,000.00
Home office building	10,000.00	General reserve	5,448.59
Furniture and fixtures	2,307.49	Other reserves	1,517.74
Other assets	20.79	Undivided profits	3,816.46
Total assets	\$675,458.00	Total liabilities	\$675,458.00
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,781.60	Dividends paid and credited...	\$18,719.00
Interest, fines and fees.....	28,991.13	Expenses, operating	9,862.14
Rents and real-estate sales...	8,371.04	Expenses and losses, R. E....	5,043.88
Other earnings	451.34	Other expenses and losses....	184.54
FHA fees transferred to profit,	1,034.86	Transferred to reserves	4,003.95
Total	\$41,629.97	Balance undivided profits....	3,816.46
Total		Total	\$41,629.97

Number of members, 1,682; number of borrowers, 246.

The Home Building and Loan Association, Manhattan, Kan.

Organized under the laws of Kansas August 23, 1906; charter expires August 23, 1981.
President, RALPH R. PRICE; secretary, MARIE E. BRANNICK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,361.93	Installment shares, investment,	\$240,879.79
Bonds, U. S. agencies	137,630.00	Full-paid shares	157,130.19
First-mortgage loans	483,651.33	Prepaid shares	262,537.99
Loans on shares	9,720.00	Shares pledged on mtg. loans..	798.50
Taxes advanced for borrowers,	341.01	Due borrowers	7,242.63
Judgments and equities	9,751.95	<i>Ipso facto</i> cancellations.....	37.85
Real estate owned	19,948.10	Other liabilities	3,145.00
Real estate sold on contract...	39,004.71	Reserve int. series "G" bonds,	420.00
Furniture and fixtures.....	1.00	General reserve	10,000.00
Other assets	410.10	Other reserves	5,844.59
Total assets	\$723,820.13	Undivided profits	35,783.59
Total assets	\$723,820.13	Total liabilities	\$723,820.13
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$29,125.34	Dividends paid and credited..	\$25,334.15
Interest, fines and fees.....	34,449.91	Expenses, operating	4,914.17
Rents and real-estate sales...	5,056.00	Expenses and losses, R. E....	13.83
Other earnings	178.20	Other expenses and losses....	5.56
Total	\$68,809.45	Transferred to reserves	2,758.15
Total		Balance undivided profits....	35,783.59
Total	\$68,809.45	Total	\$68,809.45

Number of members, 830; number of borrowers, 228.

The Union Building, Loan and Savings Association, Manhattan, Kan.

Organized under the laws of Kansas April 15, 1915; charter expires April 15, 1965.
President, HENRY OTTO; asst. treasurer, TILLIE JOHNSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$41,425.39	Installment shares, investment,	\$85,535.69
Bonds, U. S. agencies.....	75,370.00	Full-paid shares	313,334.89
Federal Home Loan Bank stock,	2,200.00	Prepaid shares	109,416.84
First-mortgage loans	264,502.27	Shares pledged on mtg. loans..	386.90
Loans on shares.....	36,865.00	Due borrowers	5,575.88
Real estate owned.....	116,856.50	Advance by borrowers.....	3,380.62
Real estate sold on contract...	44,315.11	Permanent stock	2,000.00
Home office building.....	17,200.00	General reserve	27,000.00
		Other reserves	50,502.64
		Undivided profits	1,600.81
Total assets	\$598,734.27	Total liabilities	\$598,734.27
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$1,128.60	Dividends paid and credited...	\$23,579.58
Interest, fines and fees.....	25,889.98	Expenses, operating	5,466.49
Rents and real-estate sales....	15,321.82	Expenses and losses, R. E.....	3,851.69
Other earnings	201.86	Transferred to reserves.....	8,043.69
		Balance undivided profits.....	1,600.81
Total	\$42,542.26	Total	\$42,542.26

Number of members, 577; number of borrowers, 148.

The Peoples Building and Loan Association, Marysville, Kan.

Organized under the laws of Kansas August 31, 1921; charter expires August 31, 1971.
President, R. L. HELVERING; secretary, R. O. CROUSE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$35,241.82	Full-paid shares	\$47,350.00
Bonds, U. S. agencies.....	43,980.00	Opt'l paym't installm't shares..	915.88
Federal Home Loan Bank stock,	2,400.00	Rural-credit installment shares,	1,991.24
Other securities	4,092.55	Rural-credit full-paid shares..	206,584.00
First-mortgage loans	149,984.26	Shares pledged on mtg. loans..	2,442.76
Taxes advanced for borrowers..	21.65	Other liabilities	1,359.58
Insurance adv. for borrowers...	4.59	Permanent stock	30,000.00
Real estate owned.....	28,475.96	General reserve	8,362.20
Real estate sold on contract...	41,937.20	Other reserves	2,241.89
Home office building.....	6,000.00	Undivided profits	11,066.62
Furniture and fixtures.....	750.00	Unearned profit on R. E. sold,	573.86
Total assets	\$312,888.03	Total liabilities	\$312,888.03
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,627.23	Dividends paid and credited..	\$8,710.63
Interest, fines and fees.....	13,584.33	Expenses, operating	5,826.66
Rents and real-estate sales....	5,887.72	Expenses and losses, R. E.....	2,092.40
Other earnings	499.67	Other expenses and losses.....	300.00
		Transferred to reserves.....	602.69
		Balance undivided profits.....	11,066.62
Total	\$28,599.00	Total	\$28,599.00

Number of members, 276; number of borrowers, 138.

The Barber County Building and Loan Association, Medicine Lodge, Kan.

Organized under the laws of Kansas November 28, 1919; charter expires November 28, 1969.
President, HARDIN GILBERT; secretary, E. E. LAKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$31,187.79	Installment shares, investment,	\$16,243.20
Bonds, U. S. agencies.....	195,500.00	Full-paid shares	241,750.00
Federal Home Loan Bank stock,	6,100.00	Prepaid shares	29,775.90
Shares in other associations....	40,000.00	Opt'l paym't installm't shares..	420,935.94
First-mortgage loans	467,807.86	Shares pledged on mtg. loans..	126,148.89
Loans on shares.....	2,300.00	Due borrowers	159.00
Taxes advanced for borrowers..	709.15	Other liabilities	6,456.52
Insurance adv. for borrowers...	34.05	Permanent stock	10,000.00
Real estate owned.....	56,971.92	General reserve	11,000.00
Real estate sold on contract...	89,540.71	Other reserves	17,682.03
Home office building.....	5,000.00	Undivided profits	15,000.00
Total assets	\$895,151.48	Total liabilities	\$895,151.48
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$15,000.00	Dividends paid and credited...	\$35,005.61
Interest, fines and fees.....	52,509.78	Expenses, operating	14,460.50
Rents and real-estate sales....	6,010.90	Expenses and losses, R. E.....	3,015.29
Other earnings	2,068.61	Transferred to reserves.....	8,107.89
Total	\$75,589.29	Balance undivided profits.....	15,000.00
Total		Total	\$75,589.29

Number of members, 1,784; number of borrowers, 406.

The Neodesha Building and Loan Association, Neodesha, Kan.

Organized under the laws of Kansas February, 1888; charter expires February, 1963.
President, W. S. PETTIT; secretary, LEROY BRADFIELD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,386.40	Installment shares, investment,	\$3,215.47
Bonds, U. S. agencies.....	25,000.00	Full-paid shares	120,330.00
Federal Home Loan Bank stock,	1,400.00	Opt'l paym't installm't shares,	5,845.38
First-mortgage loans	120,908.95	Shares pledged on mtg. loans..	3,079.34
Taxes, insurance advanced.....	3,092.54	Due borrowers	4.00
Real estate sold on contract....	654.36	Dividends declared, not dis-	
Furniture and fixtures.....	1.00	bursed	1,797.58
Other assets	40.45	Accounts payable	63.87
Total assets	\$155,483.70	Other liabilities	3,377.04
Total assets		General reserve	8,928.40
		Other reserves	1,446.09
		Undivided profits	7,396.53
Total assets		Total liabilities	\$155,483.70
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,918.41	Dividends paid and credited...	\$3,879.74
Interest, fines and fees.....	8,367.42	Expenses, operating	3,086.36
Total	\$15,285.83	Transferred to reserves.....	923.20
Total		Balance undivided profits.....	7,396.53
Total		Total	\$15,285.83

Number of members, 97; number of borrowers, 142.

The Railroad Building, Loan and Savings Association, Newton, Kan.

Organized under the laws of Kansas May 1, 1896; charter expires May 1, 1976.
President, J. C. McNAGHTEN; secretary, G. EVERETT McCANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$642,607.92	Installment shares, investment,	\$515,379.10
Bonds, U. S. agencies	1,022,250.00	Full-paid shares	4,128,000.00
Other securities	30,115.23	Prepaid shares	244,193.79
First-mortgage loans	3,651,238.58	Shares pledged on mtg. loans..	999,404.19
Loans on shares	20,518.07	Due borrowers	6,733.85
Taxes advanced for borrowers,	26,390.97	Including reserve for dividends,	5,000.00
Insurance adv. for borrowers..	1,892.35	<i>Ipso facto</i> cancellations.....	2,579.67
Accounts receivable	533.06	Accounts payable	4,680.91
Judgments	7,159.64	Taxes and ins. prepaid, bow'rs.,	18,775.00
Real estate owned	338,346.21	Special reserve for depreciation,	1,306.76
Real estate sold on contract...	894,714.47	General reserve	201,922.97
Home off. bldg., McLain bldg.,	79,500.00	Other reserves	4,155.00
Other assets	9,339.32	Undivided profits	592,474.58
Total assets	\$6,724,605.82	Total liabilities	\$6,724,605.82
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$576,942.87	Dividends paid and credited...	\$234,289.32
Interest, fines and fees.....	347,084.93	Expenses, operating	78,649.19
Rents and real-estate sales....	43,197.73	Expenses and losses, R. E....	41,930.51
Other earnings	5,658.47	Other expenses and losses.....	4,940.40
Total	\$972,884.00	Transferred to reserves	20,600.00
Number of members, 6,950; number of borrowers, 2,708.		Balance undivided profits.....	592,474.58
Total	\$972,884.00	Total	\$972,884.00

The Norton County Building and Loan Association, Norton, Kan.

Organized under the laws of Kansas May 20, 1922; charter expires May 20, 1972.
President, E. S. DAVIDSON; secretary, EVA L. KIDDER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,524.32	Installment shares, investment,	\$20,761.64
Bonds, U. S. agencies	41,700.00	Full-paid shares	75,400.00
Federal Home Loan Bank stock,	1,500.00	Prepaid shares	24,772.10
Other securities	200.00	Deposit shares	33,993.50
First-mortgage loans	113,150.31	Rural credit full paid shares..	6,500.00
Taxes advanced for borrowers,	1,109.97	Shares pledged on mtg. loans..	6,426.96
Real estate owned	5,107.01	Due borrowers	34.60
Real estate sold on contract....	6,091.85	Accounts payable	99.34
Furniture and fixtures	500.00	Other liabilities	815.30
Total assets	\$192,883.46	Permanent stock	5,000.00
EARNINGS		General reserve	5,300.00
Undivided profits, last report..	\$3,272.89	Other reserves	10,507.13
Interest, fines and fees.....	9,878.46	Undivided profits	3,272.89
Rents and real-estate sales....	1,537.61	Total liabilities	\$192,883.46
Other earnings	54.86	DISTRIBUTION	
Total	\$14,743.82	Dividends paid and credited...	\$5,210.79
Number of members, 359; number of borrowers, 81.		Expenses, operating	4,005.86
Total	\$14,743.82	Expenses and losses, R. E....	327.89
		Transferred to reserves	1,926.39
		Balance undivided profits	3,272.89
		Total	\$14,743.82

The Reserve Building and Loan Association, Oberlin, Kan.

Organized under the laws of Kansas June 9, 1922; charter expires June 9, 1972.
President, R. F. LANDAU; secretary, H. C. VOTAPKA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,674.12	Installment shares, investment,	\$2,169.88
Bonds, U. S. agencies.....	35,000.00	Prepaid shares	20,979.96
Federal Home Loan Bank stock,	1,500.00	Opt'l paym't installm't shares,	38,818.28
Other securities	2,000.00	Direct credit shares.....	838.29
First-mortgage loans	70,831.10	Rural-credit full-paid shares..	91,500.00
Taxes advanced for borrowers..	343.86	<i>Ipsa facto</i> cancellations.....	198.88
Real estate owned.....	43,944.28	Deferred credits to future operations	12.41
Real estate sold on contract...	21,076.21	Reserve interest for government bonds	409.65
Furniture and fixtures.....	200.00	Permanent stock	10,000.00
		General reserve	1,050.02
		Other reserves	2,500.00
		Undivided profits	2,178.97
		Reserve for real estate.....	12,913.23
Total assets	\$183,569.57	Total liabilities	\$183,569.57
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$1,604.94	Dividends paid and credited..	\$3,817.46
Interest, fines and fees.....	5,241.24	Expenses, operating	1,467.65
Rents and real-estate sales....	6,058.43	Expenses, R. E.....	1,780.55
Other earnings	1,308.00	Other expenses	300.00
		Transferred to reserves.....	4,667.98
		Balance undivided profits....	2,178.97
Total	\$14,212.61	Total	\$14,212.61

Number of members, 471; number of borrowers, 38.

The Home Savings and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas May, 1919; charter expires May, 1969.
President, E. L. WARNER; secretary, S. W. HUMPHREYS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$379,902.21	Installment shares, investment,	\$11,383.88
Bonds, U. S. agencies.....	600,021.00	Full-paid shares	811,650.00
Federal Home Loan Bank stock,	25,000.00	Prepaid shares	15,427.73
Other securities	2,712.98	Opt'l paym't installm't shares,	1,724,118.29
First-mortgage loans	1,962,087.67	Other shares	644.58
Loans on shares	7,125.00	Shares pledged on mtg. loans..	471.65
Taxes advanced for borrowers..	666.49	Due borrowers	195,385.61
Insurance adv. for borrowers...	436.82	Dividends declared, not disbursed	10,098.19
Accounts receivable	1,061.74	Advances from FHLB system,	285,000.00
Judgments and equities.....	1,782.75	Other liabilities	13,190.13
Real estate owned.....	95,348.90	Permanent stock	10,000.00
Real estate sold on contract...	92,854.68	General reserve	27,819.02
Furniture and fixtures.....	9,423.48	Other reserves	50,102.91
Other assets	299.41	Undivided profits	23,431.14
Total assets	\$3,178,723.13	Total liabilities	\$3,178,723.13
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$31,995.35	Dividends paid and credited..	\$58,693.49
Interest, fines and fees.....	106,050.83	Expenses, operating	30,424.26
Rents and real-estate sales....	8,162.79	Expenses and losses, R. E....	7,864.06
Other earnings	1.20	Other expenses and losses.....	14.12
		Transferred to reserves.....	25,783.10
		Balance undivided profits....	23,431.14
Total	\$146,210.17	Total	\$146,210.17

Number of members, 3,130; number of borrowers, 697.

The Ottawa Building and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas April 1, 1889; charter expires March 31, 1988.
President, C. T. WALLACE; secretary, DEAN BERLIN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$37,345.75	Installment shares, investment,	\$17,998.89
Bonds, U. S. agencies	70,583.11	Full-paid shares	281,050.00
First-mortgage loans	280,681.19	Prepaid shares	447.79
Loans on shares	1,190.00	Opt'l paym't installm't shares,	54,436.10
Taxes advanced for borrowers..	23.59	Shares pledged on mtg. loans..	6,072.26
Insurance adv. for borrowers..	914.11	Due borrowers	395.01
Accounts receivable	296.27	Dividends declared, not disb'd,	4,050.42
Real estate owned	3,493.94	Accounts payable	4,922.59
Real estate sold on contract...	3,022.95	Permanent stock	5,000.00
Furniture and fixtures	490.44	General reserve	1,400.00
		Undivided profits	22,268.29
Total assets	\$398,041.35	Total liabilities	\$398,041.35
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$17,768.70	Dividends paid and credited..	\$9,658.01
Interest, fines and fees.....	20,948.39	Expenses, operating	5,757.73
Rents and real-estate sales....	110.00	Expenses and losses, R. E.....	320.23
Correction	16.58	Other expenses and losses.....	150.00
		Transferred to reserves	554.63
		Other expenses	134.78
		Balance undivided profits.....	22,268.29
Total	\$38,843.67	Total	\$38,843.67

Number of members, 563; number of borrowers, 268.

The Overland Park Savings and Loan Association, Overland Park, Kan.

Organized under the laws of Kansas May 20, 1925; charter expires May 20, 1875.
President, ERNEST D. CROSS; secretary, H. C. PHILLIPS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$665.94	Installment shares, investment,	\$69.00
First-mortgage loans	85,530.94	Full-paid shares	59,100.00
Real estate owned	635.79	Opt'l paym't installm't shares,	175.09
Real estate sold on contract...	2,136.76	Rural-credit full-paid shares..	11,300.00
Furniture and fixtures.....	100.00	Due borrowers	182.15
		Dividends declared, not disb'd,	1,567.72
		Other liabilities	30.00
		Permanent stock	5,000.00
		General reserve	3,025.00
		Undivided profits	8,620.47
Total assets	\$89,069.43	Total liabilities	\$89,069.43
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,907.12	Dividends paid and credited..	\$2,890.40
Interest, fines and fees.....	5,535.35	Expenses, operating	876.93
Rents and real-estate sales....	60.00	Expenses and losses, R. E.....	9.67
		Other expenses and losses.....	10.00
		Transferred to reserves	95.00
		Balance undivided profits.....	8,620.47
Total	\$12,502.47	Total	\$12,502.47

Number of members, 124; number of borrowers, 66.

The Peoples Building and Loan Association, Parsons, Kan.

Organized under the laws of Kansas February 18, 1924; charter expires February 18, 1974.
Vice-President, E. L. HUCKE; asst. secretary, BEULAH NEFF.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$97,295.03	Installment shares, investment,	\$6,514.49
Bonds, U. S. agencies.....	127,200.00	Full-paid shares	997,816.08
Federal Home Loan Bank stock,	46,000.00	Prepaid shares	8,295.40
Shares in other associations....	55,000.00	Opt'l paym't installm't shares,	185,792.56
First-mortgage loans	942,650.49	Unapplied mortgage credits....	440.72
Loans on shares.....	2,975.00	Shares pledged on mtg. loans..	16,053.87
Taxes advanced for borrowers..	168.27	Due borrowers	2,905.41
Real estate owned.....	3,001.00	Dividends declared, not dis-	
Real estate sold on contract...	41,620.80	bursed	12,365.76
Home office building.....	9,250.00	Taxes, insurance and MIP paid	
Furniture and fixtures.....	300.00	in advance	17,192.45
		Income collected in advance...	94.09
		Unearned profit	4,148.95
		Accounts payable	811.42
		Federal insurance reserve.....	11,765.00
		Permanent stock	4,800.00
		General reserve	12,200.00
		Other reserves	1,617.33
		Undivided profits	42,647.06
Total assets	\$1,325,460.59	Total liabilities	\$1,325,460.59
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$37,596.49	Dividends paid and credited...	\$32,913.23
Interest, fines and fees.....	57,090.17	Expenses, operating	18,598.23
Rents and real-estate sales....	2,485.32	Expenses and losses, R. E.....	966.89
Other earnings	2,593.43	Transferred to reserves.....	4,640.00
		Balance undivided profits....	42,647.06
Total	\$99,765.41	Total	\$99,765.41

Number of members, 1,358; number of borrowers, 567.

The Linn County Savings and Rural Credit Association, Pleasanton, Kan.

Organized under the laws of Kansas June 27, 1921; charter expires July 5, 1971.
President, SAMUEL TUCKER; secretary, RUBY JOHNSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$21,901.72	Installment shares, investment,	\$929.22
Bonds, U. S. agencies.....	5,000.00	Full-paid shares	104,345.00
Federal Home Loan Bank stock,	1,600.00	Opt'l paym't installm't shares,	6,650.58
First-mortgage loans	117,179.29	Deposit shares	166.43
Loans on shares.....	55.00	Rural-credit full-paid shares..	11,850.00
Real estate sold on contract...	1,422.91	Shares pledged on mtg. loans..	917.00
Home office building.....	3,300.00	Due borrowers	1,425.40
Furniture and fixtures.....	60.00	Dividends declared, not dis-	
Other assets	303.46	bursed	2,064.95
		Other liabilities	37.14
		Permanent stock	10,000.00
		General reserve	3,687.01
		Other reserves	2,065.23
		Undivided profits	6,674.42
Total assets	\$150,812.38	Total liabilities	\$150,812.38
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,444.22	Dividends paid and credited...	\$4,154.48
Interest, fines and fees.....	8,774.91	Expenses, operating	3,139.07
Rents and real-estate sales....	430.00	Expenses and losses, R. E.....	33.29
Other earnings	17.28	Other expenses and losses....	56.46
		Transferred to reserves.....	608.69
		Balance undivided profits....	6,674.42
Total	\$14,666.41	Total	\$14,666.41

Number of members, 189; number of borrowers, 83.

The Wheat Belt Building and Loan Association, Pratt, Kan.

Organized under the laws of Kansas May 13, 1919; charter expires May 13, 1969.
President, FRANK A. MILNE; secretary, C. L. CRAMER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$50,104.58	Installment shares, investment,	\$187.96
Bonds, U. S. Agencies.....	20,000.00	Full-paid shares	131,338.27
Federal Home Loan Bank stock,	1,600.00	Prepaid shares	1,100.45
First-mortgage loans	13,588.41	Deposit shares	8,361.96
Loans on shares	1,000.00	Shares pledged on mtg. loans..	1,107.34
Taxes advanced for borrowers,	159.22	Due borrowers	937.52
Real estate owned	29,500.00	Dividends declared, not disb'd,	1,469.35
Real estate sold on contract...	55,711.32	<i>Ipsa facto</i> cancellations.....	1,241.32
Home office building	10,000.00	Permanent stock	10,080.00
Furniture and fixtures	1,000.00	General reserve	1,772.07
		Other reserves	15,786.01
		Undivided profits	9,281.28
Total assets	\$182,663.53	Total liabilities	\$182,663.53
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,395.25	Dividends paid and credited...	\$3,525.00
Interest, fines and fees.....	4,976.59	Expenses, operating	4,533.11
Rents and real-estate sales....	7,141.28	Expenses and losses, R. E....	4,255.52
Other earnings	6,749.92	Other expenses and losses	118.13
		Transferred to reserves	4,550.00
		Balance undivided profits	9,281.28
Total	\$26,263.04	Total	\$26,263.04

Number of members, 175; number of borrowers, 24.

The Russell County Building and Loan Association, Russell, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, J. W. BLAIR; secretary, RUTH BRUNEX.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$15,283.16	Installment shares, investment,	\$9,045.68
Bonds, U. S. agencies	35,000.00	Prepaid shares	3,169.03
Federal Home Loan Bank stock,	5,000.00	Opt'l paym't installm't shares,	10,717.18
First-mortgage loans	137,596.10	Rural-credit full-paid shares..	248,002.85
Loans on shares	137.58	Other shares	57.25
Insurance adv. for borrowers..	34.27	Shares pledged on mtg. loans..	3,796.06
Real estate owned	67,955.61	Dividends accrued	9,893.51
Real estate sold on contract....	63,812.38	Accounts payable	628.38
Home office building	26,750.00	Other liabilities	2,249.85
Furniture and fixtures	649.48	Permanent stock	12,800.06
Other assets	2,156.08	General reserve	28,674.15
		Other reserves	11,275.61
		Undivided profits	14,065.05
Total assets	\$354,374.66	Total liabilities	\$354,374.66
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$12,674.96	Dividends paid and credited...	\$9,000.00
Interest, fines and fees.....	17,570.98	Expenses, operating	8,800.57
Rents and real-estate sales....	12,969.67	Expenses and losses, R. E....	5,902.68
Other earnings	212.74	Other expenses and losses	269.31
		Transferred to reserves	5,390.74
		Balance undivided profits	14,065.05
Total	\$43,428.35	Total	\$43,428.35

Number of members, 980; number of borrowers, 140.

The Cheyenne County Building and Loan Association, St. Francis, Kan.

Organized under the laws of Kansas May 22, 1922; charter expires May 22, 1972.
President, ROBERT CRAM; secretary, G. E. WILLIAMS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$33,689.17	Installment shares, investment,	\$1,689.55
Bonds, U. S. agencies.....	20,482.20	Full-paid shares	46,300.00
Federal Home Loan Bank stock,	1,500.00	Opt'l paym't installm't shares,	22,836.09
Other securities	1,500.00	Rural-credit installment shares,	1,225.95
Shares in other associations....	10,000.00	Rural-credit full-paid shares..	30,410.00
First-mortgage loans	62,730.32	Shares pledged on mtg. loans..	971.64
Taxes advanced for borrowers..	102.12	Due borrowers	1,218.66
Real estate owned.....	3,001.42	Permanent stock	10,000.00
Real estate sold on contract...	3,001.87	General reserve	3,885.43
Furniture and fixtures.....	250.00	Other reserves	6,024.55
		Undivided profits	11,695.23
Total assets	\$136,257.10	Total liabilities	\$136,257.10
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$11,226.41	Dividends paid and credited..	\$2,675.41
Interest, fines and fees.....	6,326.47	Expenses, operating	3,044.46
Rents and real-estate sales....	964.68	Expenses and losses, R. E.....	134.69
		Transferred to reserves.....	967.77
		Balance undivided profits.....	11,695.23
Total	\$18,517.56	Total	\$18,517.56

Number of members, 261; number of borrowers, 65.

The Homestead Building and Loan Association, Salina, Kan.

Organized under the laws of Kansas November 4, 1889; charter expires November 3, 1989.
President, C. B. DODGE; secretary, A. W. DODGE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$37,429.46	Full-paid shares	\$184,744.80
Bonds, U. S. agencies.....	27,750.00	Opt'l paym't installm't shares,	272,701.55
Federal Home Loan Bank stock,	7,500.00	Shares pledged on mtg. loans..	45.10
First-mortgage loans	412,637.39	Due borrowers	2,000.00
Loans on shares.....	375.00	Dividends declared, not dis-	
Real estate owned.....	2,055.07	bursed	2,692.00
Real estate sold on contract...	19,351.58	<i>Ipsa facto</i> cancellations.....	412.67
Furniture and fixtures.....	350.00	Accounts payable	353.88
Other assets	1.00	Other liabilities	4,292.60
		General reserve	19,275.00
		Other reserves	4,894.29
		Undivided profits	16,037.61
Total assets	\$507,449.50	Total liabilities	\$507,449.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$12,727.05	Dividends paid and credited...	\$12,802.60
Interest, fines and fees.....	26,283.69	Expenses, operating	8,607.83
Rents and real-estate sales....	599.25	Expenses and losses, R. E....	123.38
Other earnings	264.30	Other expenses and losses.....	377.87
		Transferred to reserves.....	1,925.00
		Balance undivided profits.....	16,037.61
Total	\$39,874.29	Total	\$39,874.29

Number of members, 797; number of borrowers, 199.

The Security Savings and Loan Association, Salina, Kan.

Organized under the laws of Kansas August, 1898; charter expires January 14, 1949.
President, CHAS L. SCHWARTZ; secretary, WM. F. GROSSEK, JR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$28,179.01	Full-paid shares	\$194,195.42
Bonds, U. S. agencies	30,000.00	Opt'l paym't installm't shares..	152,425.54
Federal Home Loan Bank stock,	6,400.00	Shares pledged on mtg. loans..	1,785.13
Other securities	13,950.00	Due borrowers	749.56
First-mortgage loans	316,257.15	Dividends declared, not disb'd,	2,814.54
Loans on shares	675.00	Accounts payable	1,126.61
Taxes advanced for borrowers,	361.47	Other liabilities	6,890.49
Accounts receivable	140.00	General reserve	12,900.24
Real estate sold on contract...	17,427.55	Other reserves	5,254.00
Furniture and fixtures	197.30	Undivided profits	35,445.95
Total assets	\$413,587.48	Total liabilities	\$413,587.48
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$29,861.53	Dividends paid and credited..	\$9,790.57
Interest, fines and fees.....	23,300.62	Expenses, operating	6,165.83
Rents and real-estate sales....	341.24	Other expenses and losses.....	591.61
Other earnings	27.02	Transferred to reserves.....	1,536.45
Total	\$53,530.41	Balance undivided profits.....	35,445.95
Total	\$53,530.41	Total	\$53,530.41

Number of members, 469; number of borrowers, 231.

The Peoples Savings and Rural Credit Association, Sterling, Kan.

Organized under the laws of Kansas March 17, 1921; charter expires March 17, 1951.
President, D. J. FAIR; secretary, R. E. WYATT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$18,046.84	Installment shares, investment,	\$20,127.43
Bonds, U. S. agencies	39,500.00	Prepaid shares	469.82
Federal Home Loan Bank stock,	6,000.00	Rural-credit full-paid shares..	229,146.00
First-mortgage loans	192,196.20	Other shares	9,425.01
Real estate owned	2,850.30	Other liabilities	646.82
Real estate sold on contract...	30,390.54	Permanent stock	28,800.00
Home office building	9,550.00	General reserve	5,788.20
Furniture and fixtures	686.65	Other reserves	2,479.73
Other assets	128.59	Undivided profits	2,466.11
Total assets	\$299,349.12	Total liabilities	\$299,349.12
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,010.40	Dividends paid and credited...	\$9,204.72
Interest, fines and fees.....	16,447.93	Expenses, operating	8,689.50
Rents and real-estate sales....	1,492.49	Other expenses and losses.....	82.19
Other earnings	677.18	Transferred to reserves	185.48
Total	\$20,628.00	Balance undivided profits.....	2,466.11
Total	\$20,628.00	Total	\$20,628.00

Number of members, 848; number of borrowers, 143.

The Tonganoxie Building and Loan Association, Tonganoxie, Kan.

Organized under the laws of Kansas July 1, 1895; charter expires July 1, 1994.
President, L. E. HAZEN; secretary, WILLIAM HEYNEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$26,422.33	Installment shares, investment,	\$16,317.74
Bonds, U. S. agencies.....	18,706.00	Full-paid shares	115,800.00
Federal Home Loan Bank stock,	1,500.00	Shares pledged on mtg. loans..	13,751.21
Shares in other associations...	3,000.00	Due borrowers	4.03
First-mortgage loans	82,379.44	Dividends accrued	3,031.99
Taxes advanced for borrowers...	690.55	General reserve	6,200.00
Insurance adv. for borrowers...	76.01	Other reserves	1,799.28
Judgments and equities.....	3,364.37	Undivided profits	9,639.92
Real estate owned.....	14,316.88	Advanced payment on taxes...	436.48
Real estate sold on contract...	12,275.07		
Home office building.....	4,100.00		
Furniture and fixtures.....	150.00		
Total assets	\$166,980.65	Total liabilities	\$166,980.65
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$8,433.08	Dividends paid and credited..	\$5,250.00
Interest, fines and fees.....	9,203.90	Expenses, operating	1,838.00
Rents and real-estate sales....	2,414.59	Expenses and losses, R. E.....	1,904.10
Other earnings	187.29	Transferred to reserves.....	1,606.84
		Balance undivided profits.....	9,639.92
Total	\$20,238.86	Total	\$20,238.86

Number of members, 199; number of borrowers, 118.

The Postal Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas August 17, 1925; charter expires August 17, 1975.
President, J. L. HERSH; secretary, TENA B. STEMBER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$82,746.15	Installment shares, investment,	\$86,457.06
Bonds, U. S. agencies.....	25,000.00	Full-paid shares	408,741.00
First-mortgage loans	353,735.05	Prepaid shares	25,205.87
Loans on shares	275.00	Shares pledged on mtg. loans..	71,439.88
Taxes advanced for borrowers...	4,251.56	Deferred profits, R. E. sold....	11,996.21
Accounts receivable	9.32	Withholding tax	40.80
Real estate owned.....	100,668.42	Permanent stock	20,850.00
Real estate sold on contract...	93,625.40	General reserve	6,006.27
Furniture and fixtures.....	587.68	Other reserves	17,368.83
Other assets	13.20	Undivided profits	2,805.86
		Reserve for dividends.....	10,000.00
Total assets	\$660,911.78	Total liabilities	\$660,911.78
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$7,381.59	Dividends paid and credited..	\$22,311.80
Interest, fines and fees.....	33,144.17	Expenses, operating	6,845.93
Rents and real-estate sales....	5,331.51	Expenses and losses, R. E.....	1,251.00
Other earnings	2,954.61	Transferred to reserves.....	15,599.41
Profit withdrawals	2.12	Balance undivided profits.....	2,805.86
Total	\$48,814.00	Total	\$48,814.00

Number of members, 600; number of borrowers, 305.

The Topeka Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas February 4, 1923; charter expires February 4, 1973.
President, GEO. W. GREENWOOD; asst. secretary-treasurer, WM. J. MANSPEAKER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$56,627.72	Installment shares, investment,	\$30,479.73
Bonds, U. S. agencies.....	140,000.00	Full-paid shares	1,008,690.00
Federal Home Loan Bank stock,	37,000.00	Prepaid shares	12,790.99
Shares in other associations.....	100.00	Opt'l paym't installm't shares,	550,562.77
First-mortgage loans	1,904,494.12	Unearned profit on R. E. sold,	226.16
Deferred charges	5,725.02	Shares pledged on mtg. loans..	1,794.86
Real estate owned	8,073.82	Due borrowers	150,209.86
Real estate sold on contract....	112,831.35	Reserve for uncollected int....	565.92
Improvements to leasehold	1,721.44	Tax and insurance reserves....	10,316.14
Furniture and fixtures	2,466.52	Advances from FHLB system..	280,250.00
Other assets	362.78	Loans assigned to other ass'ns,	547.91
		Borrowed money	140,000.00
		<i>Ipsa facto</i> cancellations.....	334.27
		Accounts payable	2,394.42
		Other liabilities	686.32
		Permanent stock	30,000.00
		Income collected in advance....	2,757.23
		Federal insurance reserve	17,992.96
		Undivided profits	27,999.43
		Special reserves	803.80
Total assets	\$2,269,402.77	Total liabilities	\$2,269,402.77
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$12,257.94	Dividends paid and credited..	\$37,982.21
Interest, fines and fees.....	87,717.88	Expenses, operating	33,994.12
Rents and real-estate sales....	1,639.12	Expenses and losses, R. E.....	2,031.82
Other earnings	12,114.84	Other expenses and losses.....	9,014.62
From deferred income	1,000.00	Transferred to reserves.....	5,645.20
Reserve profit, R. E. sold.....	1,937.62	Balance undivided profits.....	27,999.43
Total	\$116,667.40	Total	\$116,667.40
Number of members, 1,854; number of borrowers, 671.			

The Wamego Building, Savings and Loan Association, Wamego, Kan.

Organized under the laws of Kansas October 1, 1920; charter expires October 1, 1970.
President, THEODORE CHILDERS; secretary, A. M. BITTMANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,061.82	Installment shares, investment,	\$25,379.70
Bonds, U. S. agencies	4,330.00	Full-paid shares	1,500.00
First-mortgage loans	14,465.20	Other liabilities	197.94
Loans on shares	80.00	Other reserves	3,454.71
Taxes advanced for borrowers,	364.00	Undivided profits	4,244.89
Accounts receivable, note	50.00		
Real estate owned	1,785.52		
Real estate sold on contract....	5,190.10		
Furniture and fixtures	280.60		
Other assets	170.00		
Total assets	\$34,777.24	Total liabilities	\$34,777.24
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,953.90	Dividends paid and credited..	\$1,312.37
Interest, fines and fees.....	2,200.83	Expenses, operating	832.46
Rents and real-estate sales....	355.00	Expenses and losses, R. E.....	120.01
		Balance undivided profits.....	4,244.89
Total	\$6,509.73	Total	\$6,509.73
Number of members, 56; number of borrowers, 20.			

The Sumner County Building and Loan Association, Wellington, Kan.

Organized under the laws of Kansas March 4, 1901; charter expires March 4, 1951.
President, W. H. SCHULTE; secretary, F. M. ROGERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$33,769.74	Installment shares, investment,	\$11,864.63
Bonds, U. S. agencies.....	27,400.00	Full-paid shares	202,950.00
Federal Home Loan Bank stock,	2,500.00	Shares pledged on mtg. loans..	2,732.18
First-mortgage loans	210,208.42	Due borrowers	23.45
Loans on shares	277.41	Accounts payable	70.43
Taxes advanced for borrowers..	170.91	Other liabilities	1,487.81
Insurance adv. for borrowers..	25.01	Permanent stock	4,000.00
Real estate sold on contract...	15,756.34	General reserve	25,000.00
Other assets	23.62	Undivided profits	42,002.95
Total assets	\$290,131.45	Total liabilities	\$290,131.45
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$39,907.93	Dividends paid and credited..	\$8,896.93
Interest, fines and fees.....	16,466.89	Expenses, operating	5,468.94
Other earnings	21.08	Other expenses and losses.....	30.33
Correction	3.25	Balance undivided profits.....	42,002.95
Total	\$56,399.15	Total	\$56,399.15

Number of members, 298; number of borrowers, 192.

The Commercial Savings and Loan Association, Wichita, Kan.

Organized under the laws of Kansas July 19, 1935; charter expires July 19, 1985.
President, JAMES E. GLASCO; secretary, THELMA E. PAUL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$9,153.54	Installment shares, investment,	\$1,634.80
Bonds, U. S. agencies.....	1,500.00	Full-paid shares	55,524.00
Federal Home Loan Bank stock,	1,000.00	Opt'l paym't installm't shares,	21,196.02
Other securities	1,555.89	Shares pledged on mtg. loans..	1,789.23
First-mortgage loans	72,745.08	Accounts held in trust.....	1,110.18
Loans on shares.....	150.00	Other liabilities	369.75
Judgments and equities.....	1,829.11	General reserve	310.00
Furniture and fixtures.....	160.00	Other reserves	2,003.05
Undivided profits	4,156.59	Undivided profits	4,156.59
Total assets	\$88,093.62	Total liabilities	\$88,093.62
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,234.19	Dividends paid and credited..	\$2,203.71
Interest, fines and fees.....	4,009.33	Expenses, operating	2,176.76
Other earnings	883.99	Other expenses and losses.....	57.04
Cash collection on mortgage re-		Transferred to reserves.....	165.41
serve	632.00	Balance undivided profits.....	4,156.59
Total	\$8,759.51	Total	\$8,759.51

Number of members, 90; number of borrowers, 41.

The United Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas May 1, 1929; charter expires May 1, 1979.
President, MAX A. NOBLE; secretary, E. M. SICKA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,707.82	Installment shares, investment,	\$11,022.34
Bonds, U. S. War bond and stamps	2,025.00	Full-paid shares	203,000.00
Federal Home Loan Bank stock,	3,000.00	Prepaid shares	2,900.27
First-mortgage loans	446,763.70	Deposit shares	147,321.16
		Shares pledged on mtg. loans..	2,450.00
		Dividends accrued	1,218.89
		Permanent stock	60,000.00
		General reserve	4,500.00
		Other reserves	3,158.50
		Undivided profits	32,925.36
Total assets	\$468,496.52	Total liabilities	\$468,496.52
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$11,536.14	Dividends paid and credited...	\$15,185.00
Interest, fines and fees.....	32,400.84	Expenses, operating	15,324.15
Other earnings	22,797.53	Transferred to reserves.....	3,300.00
		Balance undivided profits.....	32,925.36
Total	\$66,734.51	Total	\$66,734.51
Number of members, 368; number of borrowers, 140.			

The Wichita Perpetual Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas March 7, 1893; charter expires May 9, 1991.
President, FRANK T. PRIEST; secretary-treasurer, LEWIS DANNAR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$307,924.37	Installment shares, investment,	\$125,092.25
Bonds, U. S. agencies.....	350,470.00	Full-paid shares	854,820.00
First-mortgage loans	671,322.18	Shares pledged on mtg. loans,	28,667.24
Loans on shares.....	1,505.00	Due borrowers	5,374.82
Taxes advanced for borrowers..	79.39	Dividends accrued	16,891.78
Real estate owned.....	11,718.06	<i>Ipso facto</i> cancellations.....	72.00
Real estate sold on contract...	65,713.56	General reserve	160,000.00
Home office building	20,000.00	Other reserves	94,789.23
		Undivided profits	143,025.24
Total assets	\$1,428,732.56	Total liabilities	\$1,428,732.56
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$130,601.64	Dividends paid and credited...	\$33,497.28
Interest, fines and fees.....	55,350.84	Expenses, operating	25,266.98
Rents and real-estate sales....	22,643.95	Expenses and losses, R. E.....	714.44
		Other expenses and losses.....	60.00
		Transferred to reserves.....	6,032.49
		Balance undivided profits.....	143,025.24
Total	\$208,596.43	Total	\$208,596.43
Number of members, 1,439; number of borrowers, 564.			

The City Building and Loan Association, Winfield, Kan.

Organized under the laws of Kansas 1905; charter expires 1955.
President, C. T. RALLS; secretary, D. C. COMPTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$27,998.37	Installment shares investment,	\$9,144.75
First-mortgage loans	18,385.00	Full-paid shares	47,550.00
Taxes advanced for borrowers,	1,072.62	Dividends declared, not disb'd,	713.25
Real estate owned	7,500.00	Other Liabilities	511.13
Real estate sold on contract...	15,055.00	General reserve	4,928.79
		Other reserves	200.02
		Undivided profits	6,963.05
Total assets	\$70,010.99	Total liabilities	\$70,010.99
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$2,723.88	Dividends paid and credited..	\$1,881.80
Interest, fines and fees.....	2,661.18	Expenses, operating	1,100.00
Rents and real-estate sales....	7,086.99	Expenses and losses, R. E....	9,912.20
		Transferred to reserves.....	1,615.00
		Balance undivided profits.....	6,963.06
Total	\$12,472.05	Total	\$12,472.05
Number of members, 86; number of borrowers, 37.			

LIQUIDATING ASSOCIATIONS

The following nine associations, representing assets of \$208,403.80, are in the process of liquidation, the shareholders having voted to liquidate under the management of the board of directors and the supervision of this department.

Final liquidation will result when all real estate and other assets have been disposed of, which is being pressed as rapidly as possible.

The Caney Savings and Loan Association, Caney, Kan.

Organized under the laws of Kansas July 12, 1922; charter expires July 12, 1972.
President, CHARLES I. GAUSE; secretary, LULU M. ROGERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,126.63	Permanent stock	\$4,400.00
Real estate owned	888.39		
Profit and loss, R. E. loans...	9.61		
Profit and loss, R. E. sold....	1,141.13		
Furniture and fixtures	8.19		
Other assets, operating losses..	226.05		
Total assets	\$4,400.00	Total liabilities	\$4,400.00
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$35.32	Expenses, operating	\$490.65
Rents and real-estate sales....	374.40	Expenses and losses, real estate,	98.05
Other earnings, refunds	6.04	Other expenses and losses.....	90.41
From contingent resources	38.18	Transferred to reserves	.88
Operating losses	226.05		
Total	\$679.99	Total	\$679.99

The Chapman Mutual Building and Loan Association, Chapman, Kan.

Organized under the laws of Kansas January 2, 1913; charter expires January 2, 1963.
President, IRA T. KOOGLE; secretary, A. P. SANBORN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,088.33	Installment shares, investment,	\$3,559.74
		General reserve	528.59
Total assets	\$4,088.33	Total liabilities	\$4,088.33
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$476.38	Expenses, operating	\$349.07
Interest, fines and fees.....	543.78	Other expenses and losses.....	792.50
From reserve	121.41		
Total	\$1,141.57	Total	\$1,141.57
Number of members, 12; number of borrowers, none.			

The Marshall County Building and Loan Association, Frankfort, Kan.

Organized under the laws of Kansas March 21, 1921; charter expires March 21, 1946.
President, JOHN J. MCKEE; secretary, J. W. LOBLEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,172.16	Installment shares, investment,	\$2,374.72
First-mortgage loans	2,650.00	Full-paid shares	4,800.00
Real estate owned.....	3,775.79	Shares pledged on mtg. loans,	657.19
Real estate sold on contract...	1,643.38	Accounts payable	12.99
		General reserve	865.00
		Other reserves	705.46
		Undivided profits	3,825.97
Total assets	<u>\$13,241.33</u>	Total liabilities	<u>\$13,241.33</u>
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,788.77	Expenses, operating	\$112.69
Interest, fines and fees.....	248.47	Expenses and losses, R. E....	98.60
Rents and real-estate sales....	299.00	R. E. mtg. adjustments.....	368.92
Other earnings	69.94	Balance undivided profits....	3,825.97
Total	<u>\$4,406.18</u>	Total	<u>\$4,406.18</u>

Number of members, 21; number of borrowers, 4.

The Peoples Building, Savings and Loan Association, Frontenac, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, FRED DITTMANN; secretary, KATE KOTZMAN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,800.42	Installment shares, investment,	\$15,315.50
First-mortgage loans	5,876.89		
Loans on shares.....	809.35		
Taxes advanced for borrowers..	445.16		
Real estate owned.....	15.00		
Furniture and fixtures.....	25.00		
Net loss	6,343.68		
Total assets	<u>\$15,315.50</u>	Total liabilities	<u>\$15,315.50</u>
EARNINGS		DISTRIBUTION	
Interest, fines and fees.....	\$182.52	Expenses, operating	\$84.94
Rents and real-estate sales....	345.00	Other expenses and losses....	54.44
		Transferred to reserves.....	388.14
Total	<u>\$527.52</u>	Total	<u>\$527.52</u>

Number of members, 36; number of borrowers, 17.

The Iola Building and Loan Association, Iola, Kan.

Organized under the laws of Kansas March 17, 1885; charter expires June 3, 1960.
President, W. R. SMITH; secretary, G. E. PEES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$53.59	Installments shares, investment,	\$13,954.91
First-mortgage loans	2,178.00	Full-paid shares	13,578.44
Real estate owned	22,112.46	Borrowed money	500.00
Furniture and fixtures.....	105.00	Other liabilities	29,999.18
Other assets	33,583.48		
Total assets	\$58,032.53	Total liabilities	\$58,032.53
EARNINGS		DISTRIBUTION	
None		None	

The St. Paul Building and Loan Association, St. Paul, Kan.

Organized under the laws of Kansas January 14, 1926; charter expires January 14, 1976.
President F. J. DAVIED; secretary, W. W. GRAVES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,122.62	Installment shares, investment,	\$247.08
First-mortgage loans	3,212.44	Full-paid shares	5,827.50
Taxes advanced for borrowers,	201.69	Opt'l paym't installm't shares,	1,178.00
Real estate owned	3,209.57	Shares pledged on mtg. loans..	568.09
Real estate sold on contract...	1,970.80	General reserve	590.75
Furniture and fixtures.....	.60	Other reserves	5.83
		Undivided profits	1,359.87
Total assets	\$9,777.12	Total liabilities	\$9,777.12
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$1,064.59	Dividends paid and credited..	\$26.33
Interest, fines and fees.....	435.69	Expenses, operating	190.90
Rents and real-estate sales net,	76.82	Balance undivided profits.....	1,359.87
Total	\$1,577.10	Total	\$1,577.10
Number of members, 24; number of borrowers, 12.			

The Sabetha Savings and Loan Association, Sabetha, Kan.

Organized under the laws of Kansas April 15, 1929; charter expires May 1, 1979.
President, G. R. SEWELL; secretary, H. F. BREITWEISER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,831.01	Installment shares, investment,	\$1,156.71
Federal Home Loan Bank stock,	1,500.00	Full-paid shares	27,665.00
First-mortgage loans	31,425.36	Deposit shares	596.24
Real estate sold on contract...	1,214.43	Shares pledged on mtg. loans,	8,873.07
Furniture and fixtures.....	167.50	General reserve	885.63
		Undivided profits	961.65
Total assets	\$40,138.30	Total liabilities	\$40,138.30
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$1,012.87	Dividends paid and credited...	\$1,526.78
Interest, fines and fees.....	2,606.01	Expenses, operating	1,136.13
Other earnings	9.40	Other expenses and losses.....	3.72
		Balance undivided profits.....	961.65
Total	\$3,628.28	Total	\$3,628.28

Number of members, 52; number of borrowers, 26.

The Nemaha Building and Loan Association, Seneca, Kan.

Organized under the laws of Kansas March 30, 1921; charter expires March 30, 1971.
President, EDWIN BUEHLER; secretary, ELLEN WELSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,406.37	Installment shares, investment,	\$39.00
First-mortgage loans	25,171.58	Full-paid shares	30,562.50
Taxes advanced for borrowers..	355.33	Rural-credit full-paid shares..	9,555.00
Real estate owned.....	21,447.64	Shares pledged on mtg. loans,	4,033.09
Real estate sold on contract...	8,105.32	Due borrowers	133.03
Furniture and fixtures	382.75	<i>Ipsa facto</i> cancellations.....	179.07
		Other liabilities	334.12
		Permanent stock	10,000.00
		General reserve	1,031.21
		Undivided profits	4,001.97
Total assets	\$59,868.99	Total liabilities	\$59,868.99
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$3,334.62	Dividends paid credited.....	\$535.33
Interest, fines and fees.....	2,907.09	Expenses, operating	2,902.66
Rents and real-estate sales...	1,240.75	Transferred to reserves.....	50.00
Other earnings	7.50	Balance undivided profits.....	4,001.97
Total	\$7,489.96	Total	\$7,489.96

Number of members, 124; number of borrowers, 35.

The State Savings and Loan Association, Topeka, Kan.

Organized under the laws of Kansas March 17, 1923; charter expires March 17, 1973.
President, H. G. WEST; secretary, L. THATCHER WEST

STATEMENT FOR YEAR ENDING DECEMBER 31, 1943

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$541.70	Permanent stock	\$3,200.00
Federal Home Loan Bank stock,	2,000.00	Undivided profits	341.70
Shares in other associations....	1,000.00		
Total assets	\$3,541.70	Total liabilities	\$3,541.70
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$5,902.20	Distribution to perm'n't stock,	\$10,400.00
Interest, fines and fees.....	317.77	Expenses, operating	252.41
Rents and real-estate sales.....	9.14	Balance undivided profits.....	341.70
Federal insurance reserve.....	3,035.00		
Contingent reserve	1,730.00		
Total	\$10,994.11	Total	\$10,994.11

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46th ANNUAL REPORT

KANSAS BUILDING AND LOAN ASSOCIATIONS



December 31, 1944

Published by
STATE SAVINGS AND LOAN DEPARTMENT
TOPEKA



FORTY-SIXTH ANNUAL REPORT

OF THE

KANSAS BUILDING AND LOAN
ASSOCIATIONS

TO THE GOVERNOR

AT THE CLOSE OF BUSINESS
DECEMBER 31, 1944

PUBLISHED BY THE
STATE SAVINGS AND LOAN DEPARTMENT
W. G. SAIP, *Commissioner*

GEO. W. HESS, *Deputy Examiner*
RUTH E. STARR, *Clerk*

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TOPEKA, 1945
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LETTER OF TRANSMITTAL

TOPEKA, KAN., March 30, 1945.

Hon. Andrew F. Schoeppel, Governor of Kansas, Topeka, Kan.:

MY DEAR GOVERNOR—In compliance with the laws of Kansas, I have the honor to transmit the 46th annual report of savings and loan associations of Kansas operating under state charter as of the close of business December 31, 1944.

There were 90 associations reporting as of the close of business December 31, 1943. Total assets of the 90 associations reporting as of December 31, 1943, \$45,839,770.79. Assets of associations liquidated since that date:

Coffeyville Savings and Loan Association, Coffeyville.....	\$263,251.79
Chapman Mutual Building and Loan Association, Chapman....	4,088.33
Caney Savings and Loan Association, Caney.....	4,400.00
Sabetha Savings and Loan Association, Sabetha.....	40,138.30

Total assets of the four liquidated associations..... \$311,878.42

The total assets of the remaining 86 associations as of December 31, 1943, \$45,527,892.37. Total assets of these same 86 associations as of December 31, 1944, \$48,528,564.58. The increase for the year 1944 in assets of the 86 associations operating as of December 31, 1944, \$3,000,672.21. During the period from December 31, 1943, to December 31, 1944, advances from the Federal Home Loan Bank and borrowed money decreased \$337,147.80. Actual net increase in assets of all state chartered associations during the year 1944, \$3,337,820.01.

Improvements as a whole for the year ending December 31, 1944, are set out as follows:

Real Estate Owned (an undesirable asset)—A comparative statement of real estate owned of the last six reports:

December 31, 1938, real estate owned totaled \$10,340,345.57 or 18.6 percent of total assets.

December 31, 1939, real estate owned totaled \$7,306,724.30 or 15.6 percent of total assets.

December 31, 1940, real estate owned totaled \$6,461,581.57 or 13.8 percent of total assets.

December 31, 1941, real estate owned totaled \$5,024,594.31 or 11.1 percent of total assets.

December 31, 1942, real estate owned totaled \$3,423,068.80 or 7.57 percent of total assets.

December 31, 1943, real estate owned totaled \$2,183,293.10 or 4.8 percent of total assets.

December 31, 1944, real estate owned totaled \$1,223,102.02 or 2.5 percent of total assets, thus indicating that during the six-year period a decrease of \$9,117,243.55 or 88 percent of these undesirable assets was affected.

Mortgage Loans—The existing 86 associations had as of December 31, 1944, 18,025 borrowing members to whom the associations have made loans in the

aggregate amount of \$28,229,642.81. Thus, notwithstanding the freezing by the government of much new construction during the period, the associations of Kansas assisted 18,025 families to own their own homes. The associations have further provided homes for many others through the sale of real estate on contract in the aggregate amount of \$4,384,436.40.

The 86 associations operating as of December 31, 1944, feeling it their patriotic duty, have invested during the year approximately \$5,000,000 in government bonds, owning as of December 31, 1944, \$10,746,567.53 of these securities, as compared to \$5,808,285.76 as of December 31, 1943. Besides investing their own funds in government bonds, the associations have been very active in each bond drive in the sale of bonds to individuals, thus greatly helping in the war effort. The state chartered associations, besides owning liquid assets in the amount of \$10,746,567.53 in government bonds, have cash on hand in the amount of \$2,598,133.25, thus being able at all times to take care of any withdrawal applications which may be filed.

Private Investments—the state chartered associations of Kansas have furnished a safe and profitable place for 53,024 members to invest savings, in the aggregate amount of \$42,233,568.14 as of December 31, 1944, as compared to \$39,365,893.54 as of the close of business December 31, 1943, thus showing a very creditable increase of \$2,867,674.60 during the year. This increase would have been many times greater if the associations had been able to profitably accept all the new investments offered.

General reserves and undivided profits now total \$5,339,602.48 or 12.64 percent of the shareholders' liabilities, thus indicating strong protection for the investing public.

As will be noted above, slow assets such as real estate owned, have shown a creditable decrease during the year, as does also the amount of borrowed money; while mortgage loans, government bonds, private investments, and reserves show a healthy growth during the period ending December 31, 1944. It is with pleasure that we present your Honor this forty-sixth annual report which shows such marked improvement of the state chartered associations during the year. While there are a few small associations in liquidation, due to the inability of officers to attract sufficient volume of loans to justify continued operations, we are pleased to inform you that the existing going institutions are able to function properly and under their efficient management fill a much needed place in the communities in which they operate, showing as they do by their steady growth the confidence of the investing public in these institutions and their management.

Yours very truly,
W. G. SAIP, *Commissioner.*

Report of Building and Loan Associations

OFFICIAL REPORT OF CONDITION of all local building and loan associations located in the state of Kansas under state supervision, at the close of business December 31, 1944.

FINANCIAL STATEMENT

ASSETS

First-mortgage direct reduction loans.....	\$20,891,493.63
First-mortgage share account sinking fund loans.....	5,641,150.40
First-mortgage loans—rural credit.....	62,419.89
First-mortgage loans—straight.....	876,473.43
First-mortgage loans—purchased.....	66,918.95
Accrued interest receivable on first-mortgage loans.....	24,182.19
Advances for taxes, insurance, etc., on first-mortgage loans.....	33,518.91
Loans on shares of the associations.....	65,563.81
Accrued interest receivable on share loans.....	33.50
Real estate sold on contract.....	4,375,806.01
Accrued interest receivable on real estate sold.....	4,188.39
Advances for taxes, insurance, etc.....	4,371.00
Real estate owned.....	1,205,993.94
Real estate in judgment subject to redemption.....	17,108.08
Stock in the Federal Home Loan Bank.....	390,400.00
Bonds.....	10,746,567.53
Shares in other associations.....	301,445.00
F. H. A. loans (Title I, II and VI).....	633,485.41
Accrued interest receivable on investments.....	3,140.86
Cash on hand and in banks.....	2,598,133.25
Office buildings.....	496,002.88
Furniture and fixtures.....	42,803.31
Deferred charges.....	17,656.69
Other assets.....	16,454.96
Accounts receivable.....	6,796.44
Net loss.....	6,456.12
Total.....	\$48,528,564.58

CAPITAL AND LIABILITIES

Installment shares (dues and dividends).....	\$4,211,859.10
Optional shares.....	9,351,241.02
Prepaid shares (dues and dividends).....	1,193,020.33
Full-paid shares.....	24,188,780.67
Matured shares.....	6,138.09
Rural-credit installment shares.....	232,347.05
Rural-credit full-paid shares.....	444,124.00
Deposit shares.....	65,491.62
Mortgage pledged shares.....	1,947,721.70
Advances from the Federal Home Loan Bank.....	438,787.50
Borrowed money.....	271,339.70
Mortgages on real estate owned and accrued interest.....	21,945.05
Dividends declared, unpaid and uncredited.....	105,801.02
Taxes accrued and unpaid.....	2,225.25
Accounts payable.....	42,514.76
Loans in process.....	314,581.64
Advance payments of taxes, insurance, etc.....	275,686.47
Unapplied mortgage credits.....	17,133.92
Other liabilities.....	48,171.84
Permanent stock.....	592,844.56
Unearned profit on real estate sold.....	225,708.43
F. H. A. and other collections.....	21,636.71
Reserve for uncollected interest.....	31,582.12
Legal or general reserve.....	1,163,461.25
Federal insurance reserve.....	277,106.32
Reserve for contingencies.....	616,196.11
Real estate reserve.....	266,536.82
Bonus on shares.....	58.84
Undivided profits.....	2,028,537.26
Reserve for estimated dividend requirements.....	115,933.74
<i>Ipso facto</i> cancellations.....	10,051.69
Total.....	\$48,528,564.58

Building and Loan Associations

INCOME AND PROFIT

Undivided profits last report.....	\$2,011,972.21
Interest received:	
On mortgage loans.....	888,080.77
On share loans.....	5,350.38
On real estate sold on contract.....	113,616.62
From other sources.....	65,367.02
Premiums and commissions on loans.....	794.37
Appraisal, legal and service fees.....	18,173.03
Other fines and fees.....	9,251.53
Net income from real estate owned.....	28,251.18
Gross income from office buildings.....	19,170.92
Dividends received on Federal Home Loan Bank stock.....	2,086.47
Other dividends received.....	10,731.60
Dividends retained on withdrawals.....	2,864.23
Profit on sale of real estate.....	30,561.97
Profit on sale of investments.....	2,782.64
Miscellaneous operating income.....	15,651.67
Other nonoperating income.....	4,530.82
Total.....	\$3,229,237.43

EXPENSE AND DISTRIBUTION

Compensation to directors, officers, employees, etc.....	\$199,306.37
Collection expense (agents, etc.).....	16,041.93
Legal services.....	6,530.05
Expense accounts of directors, officers, etc.....	5,824.79
Rent, light, heat, etc.....	20,878.47
Repairs, taxes and maintenance of office buildings.....	17,226.17
Furniture, fixtures, etc. (including depreciation).....	3,910.89
Advertising.....	21,324.46
Stationery, printing and office supplies.....	6,879.29
Telegraph, telephone, postage and express.....	8,585.17
Insurance and bond premiums.....	10,419.50
Federal insurance premiums.....	12,112.86
Audits.....	735.86
Supervisory examination fees and assessments.....	5,794.48
Organization dues.....	5,183.56
Other operating expenses.....	40,325.78
Interest paid on advances from Federal Home Loan Bank.....	3,867.30
Interest paid on other borrowed money.....	1,630.77
Foreclosure costs.....	384.71
Loss on sale of real estate.....	6,300.35
Loss on sale of investments.....	598.00
Other nonoperating charges.....	3,426.35
Distribution of net profits:	
For bonus on shares.....	92.61
To legal or general reserve fund.....	76,014.83
To federal insurance reserve.....	21,648.41
To real estate reserve.....	20,797.45
To dividends.....	581,449.00
To other reserves.....	47,835.47
Other deductions.....	21,963.49
Balance undivided profits.....	2,062,149.06
Total.....	\$3,229,237.43

NOTE.—The above statement of income and expense covers the last six months period only.

TABLE SHOWING THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF COORDINATE DATES DURING THE LAST SIX YEARS

	Dec. 31, 1939.	Dec. 31, 1940.	Dec. 31, 1941.	Dec. 31, 1942.	Dec. 31, 1943.	Dec. 31, 1944.
RESOURCES:						
Loans on real-estate security.....	\$27,792,787.29	\$28,000,650.02	\$29,100,893.86	\$28,016,086.25	\$27,358,672.16	\$28,167,222.92
Rural-credit loans.....	806,302.98	747,922.18	396,523.60	174,511.64	128,578.25	62,410.80
Loans on shares.....	341,063.94	267,449.73	222,147.28	134,148.59	124,105.59	65,507.31
Bonds and investments.....	1,500,844.89	1,270,869.53	1,377,950.12	1,995,902.74	6,457,966.55	11,441,553.39
Real estate and judgments.....	7,306,724.30	6,461,581.57	5,024,594.31	3,423,068.80	2,183,293.10	1,223,102.02
Real estate contracts.....	5,523,276.89	5,839,564.55	6,719,863.66	5,970,349.75	5,386,169.26	4,384,265.40
All other resources.....	1,577,530.59	1,801,715.31	2,418,313.60	1,988,151.04	588,294.76	586,170.40
Cash on hand.....	\$44,902,530.88	\$44,389,752.89	\$45,260,286.43	\$45,232,410.72	\$45,839,770.79	\$48,528,564.58
LIABILITIES:						
Installment shares.....	\$10,464,891.21	\$10,177,354.24	\$8,057,931.62	\$4,888,449.24	\$6,298,519.28	\$6,159,580.80
Prepaid shares.....	1,410,560.17	1,267,550.05	1,664,168.25	1,324,242.81	1,105,852.55	1,133,520.33
Full-paid shares.....	22,143,072.55	22,274,437.79	23,580,843.03	23,963,058.94	23,241,879.12	24,138,780.67
Optional and deposit shares.....	238,877.08	361,810.57	604,965.30	6,919,813.87	7,777,871.96	9,422,870.73
Rural-credit shares.....	2,777,020.74	2,516,612.89	1,382,739.79	1,249,732.86	206,843.00	676,471.05
Permanent stock.....	650,560.06	627,760.06	612,003.30	651,310.06	645,327.56	532,844.56
Legal reserves.....	1,295,724.19	1,393,258.72	1,907,348.33	509,978.40	1,851,000.24	2,056,763.68
Other reserves.....	4,428,381.96	4,197,318.39	5,791,562.97	3,972,009.27	1,994,293.74	1,548,238.84
Other liabilities.....	1,493,442.92	1,573,650.18	1,658,723.84	1,759,815.27	1,914,968.55	2,028,537.26
Undivided profits.....						
	\$44,902,530.88	\$44,389,752.89	\$45,260,286.43	\$45,232,410.72	\$45,839,770.79	\$48,528,564.58
Number of associations reporting.....	111	105	102	99	90	86
Number of members.....	60,755	60,509	61,186	59,412	53,492	53,024

STATEMENTS

All Associations listed by cities
Cities are arranged in alphabetical order

**N. B.—Associations in liquidation are arranged alphabetically
in back of book**

The Anthony Building and Loan Association, Anthony, Kan.

Organized under the laws of Kansas September, 1905; charter expires September, 1985.
President, M. D. HOOPES; secretary, ADELAIDE BASSETT MAHLER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$26,798.98	Installment shares, investment..	\$89,950.41
Bonds, U. S. agencies.....	45,000.00	Deposit shares.....	255.00
First-mortgage loans.....	30,794.38	<i>Ipsa facto</i> cancellations.....	168.47
Loans on shares.....	840.00	Other liabilities.....	109.82
Insurance adv. for borrowers.....	21.99	General reserve.....	9,106.13
Real estate sold on contract.....	1,490.97	Undivided profits.....	5,421.49
Furniture and fixtures.....	65.00		
Total assets.....	\$105,011.32	Total liabilities.....	\$105,011.32
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$5,522.48	Dividends paid and credited....	\$2,653.77
Interest, fines and fees.....	3,948.25	Expenses, operating.....	1,343.27
		Transferred to reserves.....	52.20
		Balance undivided profits.....	5,421.49
Total.....	\$9,470.73	Total.....	\$9,470.73

Number of members, 135; number of borrowers, 33.

The Home Building and Loan Association, Arkansas City, Kan.

Organized under the laws of Kansas March 6, 1917; charter expires March 6, 1967.
President, DR. L. E. BRENZ; secretary, CHAS. W. EARLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,745.15	Full-paid shares.....	\$34,750.00
First-mortgage loans.....	2,135.06	Other shares.....	21.00
Real estate owned.....	20,425.78	Dividends declared, not dis'd....	690.77
Real estate sold on contract....	31,802.70	<i>Ipsa facto</i> cancellations.....	218.94
Home office building.....	10,000.00	Accounts payable.....	32.10
Furniture and fixtures.....	1.00	Permanent stock.....	11,300.00
Other assets.....	193.61	General reserve.....	7,152.83
		Other reserves.....	2,387.22
		Undivided profits.....	11,750.44
Total assets.....	\$68,303.30	Total liabilities.....	\$68,303.30
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$11,811.12	Dividends paid and credited....	\$1,415.57
Interest, fines and fees.....	2,237.24	Expenses, operating.....	2,437.33
Rents and real-estate sales.....	2,509.88	Expenses and losses, R. E.....	1,004.30
Other earnings.....	93.93	Other expenses and losses.....	44.53
		Balance undivided profits.....	11,750.44
Total.....	\$16,652.17	Total.....	\$16,652.17

Number of members, 67; number of borrowers, 8.

The Commerce Savings and Loan Association, Atchison, Kan.

Organized under the laws of Kansas February 26, 1919; charter expires February 26, 1969.
President, F. G. TODD; secretary, RUTH E. HANSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$29,551.06	Full-paid shares.....	\$308,360.12
Federal Home Loan Bank stock,	4,000.00	Opt'l. paym't install't shares....	101,395.38
Other securities.....	2,415.91	Deposit shares.....	4,654.36
First-mortgage loans.....	414,655.62	Due borrowers.....	3,497.85
Real estate sold on contract....	30,398.09	Unearned profit, R. E. sold on contract.....	1,819.83
		Social security.....	10.56
		Borrowed money.....	27,139.70
		<i>Ipsa facto</i> cancellations.....	47.78
		Accounts payable.....	25.26
		Reserves for borrowers' deposits,	6,421.53
		Permanent stock.....	2,800.00
		General reserve.....	11,721.62
		Undivided profits.....	13,126.69
Total assets.....	\$481,020.68	Total liabilities.....	\$481,020.68
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$11,480.87	Dividends paid and credited....	\$11,077.24
Interest, fines and fees.....	21,343.72	Expenses, operating.....	6,332.41
Other earnings.....	33.70	Expenses and losses, R. E.	665.30
		Other expenses and losses.....	4.95
		Transferred to reserves.....	1,651.70
		Balance undivided profits.....	13,126.69
Total.....	\$32,858.29	Total.....	\$32,858.29

Number of members, 369; number of borrowers, 257.

The Home Building and Loan Association, Atchison, Kan.

Organized under the laws of Kansas March 28, 1896; charter expires April 28, 1995.
President, E. T. MEYER; secretary, CLAUDE D. WOLFE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,040.81	Installment shares, investment..	\$1,025.59
First-mortgage loans.....	94,600.00	Full-paid shares.....	72,600.00
Loans on shares.....	100.00	Shares pledged on mtg. loans....	21,976.92
Judgments and equities.....	920.88	Borrowed money.....	5,000.00
Real estate sold on contract....	5,260.99	General reserve.....	1,761.42
Furniture and fixtures.....	226.00	Undivided profits.....	2,784.75
Total assets.....	\$105,148.68	Total liabilities.....	\$105,148.68
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,534.75	Dividends paid and credited....	\$3,748.75
Interest, fines and fees.....	6,852.83	Expenses, operating.....	2,464.75
Rents and real-estate sales.....	1,435.00	Expenses and losses, R. E.	2,623.73
		Other expenses and losses.....	473.36
		Transferred to reserves.....	727.24
		Balances undivided profits.....	2,784.75
Total.....	\$12,822.58	Total.....	\$12,822.58

Number of members, 123; number of borrowers, 81.

The Belleville Building and Loan Association, Belleville, Kan.

Organized under the laws of Kansas May, 1923; charter expires May, 1973.
President, A. E. NORRIS; secretary, M. L. HILL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$3,084.98	Installment shares, investment..	\$335.80
Bonds, U. S. agencies.....	7,000.00	Full-paid shares.....	69,975.00
Federal Home Loan Bank stock,	1,500.00	Prepaid shares.....	275.88
First-mortgage loans.....	39,194.10	Opt'l paym't installm't shares...	501.75
Loans on shares.....	266.25	Deposit shares.....	319.45
Accounts receivable.....	148.00	Rural-credit installment shares...	3,645.98
Real estate owned.....	26,628.43	Rural-credit full-paid shares....	1,000.00
Real estate sold on contract...	13,961.91	Shares pledged on mtg. loans....	5,844.57
Home office building.....	10,000.00	Dividends declared, not disb'd...	7.35
Furniture and fixtures.....	200.00	Accounts payable.....	206.25
Other assets.....	6.05	Other liabilities.....	53.70
		Permanent stock.....	2,800.00
		General reserve.....	12,526.09
		Other reserves.....	19.80
		Undivided profits.....	3,631.80
		Unearned profit on R. E. sold...	846.30
Total assets.....	\$101,989.72	Total liabilities.....	\$101,989.72
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$3,665.67	Dividends paid and credited....	\$1,589.58
Rents and real-estate sales.....	3,143.84	Expenses, operating.....	1,638.73
Other earnings.....	50.60	Balance undivided profits.....	3,631.80
Total.....	\$6,860.11	Total.....	\$6,860.11

Number of members, 98; number of borrowers, 41.

The Beloit Building and Loan Association, Beloit, Kan.

Organized under the laws of Kansas October 29, 1929; charter expires September 6, 1979.
President, PETER ERESCH; asst. secretary, HENRIETTA EVERETT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$52,166.00	Installment shares, investment..	\$39,848.38
Bonds, U. S. agencies.....	50,000.00	Full-paid shares.....	255,500.00
Other securities.....	2,000.00	Opt'l paym't installm't shares...	210,599.19
First-mortgage loans.....	391,991.97	Shares pledged on mtg. loans....	3,287.62
Loans on shares.....	1,000.00	Due borrowers.....	54.38
Taxes advanced for borrowers...	19.40	Dividends accrued.....	2,057.00
Judgments and equities.....	1.00	Accounts payable.....	1.90
Real estate owned.....	12,120.75	Permanent stock.....	5,000.00
Real estate sold on contract....	17,678.89	General reserve.....	3,871.42
Home office building.....	6,000.00	Other reserves.....	901.45
Furniture and fixtures.....	400.00	Undivided profits.....	12,256.67
Total assets.....	\$533,378.01	Total liabilities.....	\$533,378.01
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$11,060.65	Dividends paid and credited....	\$12,122.53
Interest, fines and fees.....	20,763.66	Expenses, operating.....	7,322.77
Rents and real-estate sales.....	2,078.01	Expenses and losses, R. E.....	1,316.98
Profit, real estate sold.....	43.61	Transferred to reserves.....	926.98
		Balance undivided profits.....	12,256.67
Total.....	\$33,945.93	Total.....	\$33,945.93

Number of members, 684; number of borrowers, 127.

The Bonner Springs Building and Loan Association, Bonner Springs, Kan.

Organized under the laws of Kansas May 18, 1926; charter expires June 18, 1976.
President, OSCAR HYOORT; secretary, ANNA M. EVERETT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,855.80	Installment shares, investment..	\$9,582.33
Bonds, U. S. agencies.....	4,040.00	Full-paid shares.....	44,350.00
Federal Home Loan Bank stock,	1,500.00	Prepaid shares.....	3,622.07
First-mortgage loans.....	52,828.03	Shares pledged on mtg. loans....	795.59
Taxes advanced for borrowers...	.82	Due borrowers.....	1,496.15
Real estate sold on contract.....	7,684.72	Dividends accrued.....	600.00
Furniture and fixtures.....	112.00	Other liabilities.....	18.28
Other assets.....	8.26	Permanent stock.....	2,500.00
		General reserve.....	968.00
		Other reserves.....	5,889.70
		Undivided profits.....	1,207.51
Total assets.....		Total liabilities.....	
	\$71,029.63		\$71,029.63
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$1,027.06	Dividends paid and credited...	\$1,613.63
Interest, fines and fees.....	3,288.00	Expenses, operating.....	1,495.94
Other earnings.....	278.02	Other expenses and losses.....	26.00
		Transferred to reserves.....	250.00
		Balance undivided profits.....	1,207.51
Total.....		Total.....	
	\$4,593.08		\$4,593.08

Number of members, 121; number of borrowers, 52.

The Coffey County Savings and Rural Credit Association, Burlington, Kan.

Organized under the laws of Kansas July 6, 1921; charter expires July 6, 1971.
President, F. W. HAIGHT; secretary, W. M. MCGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$34,724.32	Installment shares, investment..	\$5,520.72
Bonds, U. S. agencies.....	56,000.00	Deposit shares.....	25,379.03
First-mortgage loans.....	68,188.26	Rural-credit full-paid shares...	99,153.00
Real estate owned.....	4,547.30	Sinking fund loan shares.....	6,381.48
Real estate sold on contract....	3,587.08	War bond interest.....	1,337.50
		Christmas savings.....	274.50
		Permanent stock.....	10,000.00
		General reserve.....	3,349.08
		Other reserve.....	1,577.71
		Undivided profits.....	14,073.94
Total assets.....		Total liabilities.....	
	\$167,046.96		\$167,046.96
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$20,316.22	Dividends paid and credited...	\$3,083.51
Interest, fines and fees.....	5,630.11	Expenses, operating.....	3,010.28
Rents and real-estate sales.....	594.18	Transferred to reserves.....	150.00
Other earnings.....	158.70	Balance undivided profits.....	20,455.42
Total.....		Total.....	
	\$26,699.21		\$26,699.21

Number of members, 333; number of borrowers, 64.

The Chanute Building and Loan Association, Chanute, Kan.

Organized under the laws of Kansas March 31, 1886; charter expires March 31, 1986.
President, F. S. WILSON; secretary, E. B. PARK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$11,168.39	Installment shares, investment..	\$2,685.25
Bonds, U. S. agencies.....	65,000.00	Full-paid shares.....	249,961.00
Federal Home Loan Bank stock,	4,000.00	Opt'l paym't installm't shares..	8,522.09
Other securities.....	4,210.00	Rural-credit full-paid shares...	2,500.00
Shares in other associations.....	5,000.00	Other shares.....	5,505.76
First-mortgage loans.....	185,318.76	Due borrowers.....	2,005.13
Loans on shares.....	1,800.00	Divids. declared, not disbursed..	576.46
Taxes advanced for borrowers...	141.26	Accounts payable.....	130.90
Real estate sold on contract....	24,134.24	Other liabilities.....	997.75
Home office building.....	16,600.00	Permanent stock.....	41,100.00
Furniture and fixtures.....	479.46	General reserve.....	4,901.76
Other assets.....	1,460.20	Other reserves.....	426.21
Total assets.....	\$319,312.31	Total liabilities.....	\$319,312.31
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,203.86	Dividends paid and credited...	\$5,784.54
Interest, fines and fees.....	14,059.85	Expenses, operating.....	6,050.33
Rents and real-estate sales....	1,157.30	Expenses and losses, R. E.....	228.65
Other earnings.....	421.14	Other expenses and losses.....	206.34
Total.....	\$19,842.15	Transferred to reserves.....	7,572.29
Total.....	\$19,842.15	Total.....	\$19,842.15

Number of members, 353; number of borrowers, 147.

The Home Savings, Building and Loan Association, Colby, Kan.

Organized under the laws of Kansas July 16, 1923; charter expires July 16, 1973.
President, W. G. WARNER; secretary, RAY H. CRUMLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,826.38	Installment shares, investment..	\$632.34
Bonds, U. S. agencies.....	7,000.00	Full-paid shares.....	35,750.00
First-mortgage loans.....	51,819.71	Prepaid shares.....	184.70
Real estate owned.....	1,500.00	Optl. paymt. install. shares....	10,612.87
Real estate sold on contract....	3,275.67	Shares pledged on mtg. loans...	1,011.39
		Due borrowers.....	1,708.46
		Accounts payable.....	745.17
		Permanent stock.....	10,000.00
		General reserve.....	5,000.00
		Other reserves.....	1,526.83
		Undivided profits.....	5,250.00
Total assets.....	\$72,421.76	Total liabilities.....	\$72,421.76
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,053.52	Dividends paid and credited....	\$1,875.68
Interest, fines and fees.....	3,774.77	Expenses, operating.....	675.66
Rents and real-estate sales....	411.61	Expenses and losses, R. E.....	251.45
Other earnings.....	25.53	Transferred to reserves.....	212.64
Total.....	\$8,265.43	Balance undivided profits.....	5,250.00
Total.....	\$8,265.43	Total.....	\$8,365.43

Number of members, 108; number of borrowers, 40.

The Columbus Building, Loan and Savings Association, Columbus, Kan.

Organized under the laws of Kansas March 28, 1902; charter expires March 28, 1952.
President, C. R. STAUFFACHER; secretary, E. M. SPENCER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,499.37	Installment shares, investment..	\$10,065.91
First-mortgage loans.....	38,632.40	Full-paid shares.....	26,775.00
Loans on shares.....	85.00	Shares pledged on mtg. loans....	923.20
Ins. advanced for borrowers....	99.72	Due borrowers.....	79.05
Real estate sold on contract....	1,593.97	Dividends accrued.....	529.82
Furniture and fixtures.....	1.00	Advances by borrowers for taxes,	76.06
		Other liabilities.....	25.00
		General reserve.....	3,175.00
		Undivided profits.....	1,262.42
Total assets.....	\$42,911.46	Total liabilities.....	\$42,911.46
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$1,070.93	Dividends paid and credited....	\$1,483.86
Interest, fines and fees.....	2,949.90	Expenses, operating.....	1,192.56
		Other expenses and losses.....	6.99
		Transferred to reserves.....	75.00
		Balance undivided profits.....	1,262.42
Total.....	\$4,020.83	Total.....	\$4,020.83

Number of members, 114; number of borrowers, 70.

The Concordia Building and Loan Association, Concordia, Kan.

Organized under the laws of Kansas May 27, 1887; charter expires August 23, 1989.
President, T. D. TROUP; secretary, H. M. CHRISTENSEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$28,334.15	Full-paid shares.....	\$286,705.00
Bonds, U. S. agencies.....	104,023.00	Optl. paymt. installmt. shares...	94,936.47
Federal Home Loan Bank stock,	7,000.00	Shares pledged on mtg. loans....	2,400.28
First-mortgage loans.....	173,731.81	Due borrowers.....	275.00
Real estate owned.....	33,749.48	Dividends declared, not disb'd..	4,631.99
Real estate sold on contract....	84,196.95	Accounts payable.....	545.98
Furniture and fixtures.....	574.62	Permanent stock.....	5,600.00
Other assets.....	159.65	General reserve.....	19,501.53
		Other reserves.....	6,089.99
		Undivided profits.....	11,083.42
Total assets.....	\$431,769.66	Total liabilities.....	\$431,769.66
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$10,804.74	Dividends paid and credited....	\$8,930.53
Interest, fines and fees.....	15,635.23	Expenses, operating.....	8,089.96
Rents and real-estate sales.....	4,357.45	Expenses and losses, R. E.....	1,329.89
Other earnings.....	244.31	Other expenses and losses.....	554.20
		Transferred to reserves.....	1,053.73
		Balance undivided profits.....	11,083.42
Total.....	\$31,041.73	Total.....	\$31,041.73

Number of members, 401; number of borrowers, 132.

The Citizens Building and Loan Association, Cottonwood Falls, Kan.

Organized under the laws of Kansas April 13, 1895; charter expires April 13, 1945.
President, WM. F. KIEFERLE; secretary, W. ROY MUSHRUSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,210.07	Installment shares, investment..	\$18,692.40
Bonds, U. S. agencies.....	30,000.00	Full-paid shares.....	40,000.00
First-mortgage loans.....	30,606.81	Prepaid shares.....	1,929.38
Loans on shares.....	520.00	Direct credit installmt. shares...	814.05
		General reserve.....	2,500.00
		Undivided profits.....	10,401.05
Total assets.....	\$74,336.88	Total liabilities.....	\$74,336.88
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$10,947.01	Dividends paid and credited....	\$2,355.37
Interest, fines and fees.....	3,318.22	Expenses, operating.....	1,308.81
		Transferred to reserves.....	200.00
		Balance undivided profits.....	10,401.05
Total.....	\$14,265.23	Total.....	\$14,265.23

Number of members, 82; number of borrowers, 39.

The Morris County Savings and Loan Association, Council Grove, Kan.

Organized under the laws of Kansas October 16, 1919; charter expires October 16, 1969.
President, C. C. KERR; secretary, MORRIS S. DOWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$17,709.66	Installment shares, investment..	\$511.96
Bonds, U. S. agencies.....	70,000.00	Full-paid shares.....	39,628.38
Federal Home Loan Bank stock,	2,500.00	Prepaid shares.....	38.83
First-mortgage loans.....	90,213.41	Optl. paymt installmt. shares...	132,530.41
Accounts receivable.....	38.67	Shares pledged on mtg. loans...	1,163.79
Judgments and equities.....	2,443.58	Dividends declared, not disb'd..	306.87
Real estate owned.....	3,100.00	<i>Ipsa facto</i> cancellations.....	166.26
Real estate sold on contract....	6,461.63	Other liabilities.....	1,696.41
Home office building.....	6,580.00	Permanent stock.....	1,395.00
Furniture and fixtures.....	627.20	General reserve.....	11,983.63
Other assets.....	5.28	Other reserves.....	841.43
		Undivided profits.....	9,416.46
Total assets.....	\$199,679.43	Total liabilities.....	\$199,679.43
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$8,712.17	Dividends paid and credited....	\$2,571.84
Interest, fines and fees.....	6,868.09	Expenses, operating.....	3,646.48
Rents and real-estate sales.....	1,039.18	Expenses and losses, R. E.....	225.92
Other earnings.....	122.70	Other expenses and losses.....	300.00
		Transferred to reserves.....	581.44
		Balance undivided profits.....	9,416.46
Total.....	\$16,742.14	Total.....	\$16,742.14

Number of members, 373; number of borrowers, 68.

The Ford County Building and Loan Association, Dodge City, Kan.

Organized under the laws of Kansas March 9, 1909; charter expires March 9, 1959.
President, D. P. YOUNG; secretary, C. E. SMITH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$12,339.06	Installment shares, investment..	\$575.26
Bonds, U. S. agencies.....	31,500.00	Full-paid shares.....	297,100.00
Federal Home Loan Bank stock,	2,900.00	Shares pledged on mtg. loans....	2,598.42
First-mortgage loans.....	104,938.57	Due borrowers.....	426.14
Real estate owned.....	118,376.38	Other liabilities.....	871.65
Real estate sold on contract.....	134,524.69	General reserve.....	23,000.00
Other assets.....	1.00	Other reserves.....	6,420.51
		Undivided profits.....	73,587.72
Total assets.....	\$404,579.70	Total liabilities.....	\$404,579.70
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$72,634.87	Dividends paid and credited....	\$9,654.51
Interest, fines and fees.....	16,130.16	Expenses, operating.....	6,605.76
Rents and real-estate sales.....	12,655.20	Expenses and losses, R. E.....	8,601.24
Other earnings.....	29.00	Other expenses and losses.....	500.00
		Transferred to reserves.....	2,500.00
		Balance undivided profits.....	73,587.72
Total.....	\$101,449.23	Total.....	\$101,449.23

Number of members, 219; number of borrowers, 72.

The Golden Belt Savings and Loan Association, Ellis, Kan.

Organized under the laws of Kansas January 26, 1920; charter expires January 26, 1970.
President, J. W. NICHOLSON; secretary, J. R. NICHOLSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$21,996.40	Installment shares, investment..	\$12,610.03
Bonds, U. S. agencies.....	179,570.88	Full-paid shares.....	295,860.00
Federal Home Loan Bank stock,	6,000.00	Prepaid shares.....	8,218.43
Other securities, shares in other		Optl. paymt. install. shares.....	43,759.02
associations.....	9,450.00	Deposit shares.....	66.10
First-mortgage loans.....	152,635.03	Shares pledged on mtg. loans....	138.61
Taxes advanced for borrowers....	85.68	Divds. declared, not disbursed..	3,090.03
Real estate owned.....	14,177.96	Advanced by borrowers.....	889.33
Real estate sold on contract.....	20,624.84	Due borrowers.....	905.00
Home office building.....	7,080.00	<i>Ipsa facto</i> cancellations.....	24.82
Furniture and fixtures.....	590.00	Accounts payable.....	100.40
Other assets.....	268.30	Other liabilities.....	66.83
Accrued interest receivable.....	517.00	Permanent stock.....	15,000.00
		General reserve.....	18,800.00
		Other reserves.....	8,533.40
		Undivided profits.....	4,184.09
		Defense bonds sold.....	750.00
Total assets.....	\$412,996.09	Total liabilities.....	\$412,996.09
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$3,041.19	Dividends paid and credited....	\$7,474.42
Interest, fines and fees.....	12,589.35	Expenses, operating.....	6,378.99
Rents and real-estate sales.....	2,792.02	Expenses and losses, R. E.....	771.23
Other earnings.....	2,586.17	Transferred to reserves.....	2,200.00
		Balance undivided profits.....	4,184.09
Total.....	\$21,008.73	Total.....	\$21,008.73

Number of members, 345; number of borrowers, 150.

The Citizens Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March 30, 1880; charter expires March 30, 1980.
President, M. A. LIMBOCKER; secretary, C. S. LAWRENCE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$32,225.87	Full-paid shares.....	\$3,518.97
Bonds, U. S. agencies.....	369,728.00	Optl. paymt. install. shares....	588,526.63
First-mortgage loans.....	226,423.18	Shares pledged on mtg. loans....	333.93
Loans on shares.....	1,500.00	Reserve for dividends.....	1,021.47
Taxes advanced for borrowers....	16.01	Borrowers tax reserve.....	259.61
Real estate owned.....	39,001.00	Other liabilities.....	2,436.96
Real estate sold on contract.....	15,098.11	Permanent stock.....	10,000.00
		General reserve.....	6,000.00
		Reserves for taxes.....	1,000.00
		Undivided profits.....	55,188.25
		Special reserve.....	15,706.35
Total assets.....	\$683,992.17	Total liabilities.....	\$683,992.17
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$41,449.33	Dividends paid and credited....	\$17,425.41
Interest, fines and fees.....	21,376.91	Expenses, operating.....	10,482.14
Rents and real-estate sales.....	6,314.16	Expenses and losses, R. E.....	2,705.54
Other earnings.....	7,500.00	Adj. to redempt. value G bonds,	1,306.00
Profit, real estate sold.....	12,415.00	Transferred to reserves.....	2,406.16
Profit, bonds sold.....	458.10	Balance undivided profits.....	55,188.25
Total.....	\$89,513.50	Total.....	\$89,513.50

Number of members, 859; number of borrowers, 125.

The Columbia Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas April 13, 1927; charter expires April 11, 1977.
President, H. W. GLASS; secretary, JOHN M. HILTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$25,484.96	Optl. paymt. install. shares....	\$216,215.26
Bonds, U. S. agencies.....	59,990.00	Rural-credit full-paid shares....	213,936.28
Federal Home Loan Bank stock,	3,100.00	Shares pledged on mtg. loans....	4,827.95
Shares in other associations.....	10,000.00	Due borrowers.....	252.37
First-mortgage loans.....	338,794.31	Other liabilities.....	64.65
Loans on shares.....	1,550.00	Permanent stock.....	8,750.00
Taxes advanced for borrowers....	267.71	General reserve.....	10,000.00
Real estate sold on contract.....	12,615.07	Other reserves.....	996.11
Home office building.....	12,000.00	Undivided profits.....	9,239.43
Furniture and fixtures.....	480.00		
Total assets.....	\$464,282.05	Total liabilities.....	\$464,282.05
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$5,216.03	Dividends paid and credited....	\$12,275.63
Interest, fines and fees.....	23,565.48	Expenses, operating.....	7,304.01
Rents and real-estate sales.....	808.98	Expenses and losses, R. E.....	364.67
Other earnings.....	22.09	Transferred to reserves.....	1,127.36
Bonds.....	698.52	Balance undivided profits.....	9,239.43
Total.....	\$30,311.10	Total.....	\$30,311.10

Number of members, 744; number of borrowers, 194.

The Emporia Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas April 8, 1919; charter expires April 4, 1969.
President, L. W. WAYMAN; secretary, MISS CATHERINE A. ELLENBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,985.60	Rural-credit installment shares..	\$224,634.72
Bonds, state and municipal....	28,000.00	Permanent stock.....	10,000.00
Federal Home Loan Bank stock,	3,000.00	General reserve.....	8,000.00
Other securities.....	44,215.00	Other reserves.....	8,250.00
First-mortgage loans.....	65,329.28	Undivided profits.....	6,919.39
Judgment and equities.....	2,695.19		
Real estate owned.....	86,243.94		
Real estate sold on contract....	20,335.10		
Total assets.....	\$257,804.11	Total liabilities.....	\$257,804.11
EARNINGS		DISTRIBUTION	
Undivided profits, last report. .	\$5,314.27	Dividends paid and credited. . .	\$6,080.74
Interest, fines and fees.....	6,270.80	Expenses, operating.....	1,964.38
Rents and real-estate sales.....	14,270.22	Expenses and losses, R. E.	9,527.45
		Other expenses and losses.....	675.16
		Transferred to reserves.....	688.17
		Balance undivided profits.....	6,919.39
Total.....	\$25,855.29	Total.....	\$25,855.29

Number of members, 240; number of borrowers, 33.

The Lyon County Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas June 22, 1928; charter expires June 22, 1978.
President, W. M. PRICE; secretary, W. G. PRICE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$24,294.25	Optl. paymt. install. shares.....	\$131,033.79
Bonds, U. S. agencies.....	43,250.00	Optional loan shares.....	46.00
Federal Home Loan Bank stock,	1,500.00	Other liabilities.....	31.25
First-mortgage loans.....	69,160.63	Permanent stock.....	2,500.00
		General reserve.....	2,207.75
		Undivided profits.....	2,386.09
Total assets.....	\$138,204.88	Total liabilities.....	\$138,204.88
EARNINGS		DISTRIBUTION	
Undivided profits, last report. .	\$3,565.68	Dividends paid and credited. . .	\$3,233.62
Interest, fines and fees.....	4,536.60	Expenses, operating.....	1,592.10
Rents and real-estate sales.....	197.44	Expenses and losses, R. E.	75.63
Other earnings.....	16.00	Other expenses and losses.....	800.00
		Transferred to reserves.....	227.28
		Balance undivided profits.....	2,386.09
Total.....	\$8,314.72	Total.....	\$8,314.72

Number of members, 143; number of borrowers, 37.

The Mutual Building and Loan Association, Emporia, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, H. L. KENDIG; secretary, MARSHALL RANDEL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$59,371.40	Optl. paymt. install. shares.....	\$707,608.27
Bonds, U. S. agencies.....	370,000.00	Shares pledged on mtg. loans....	212.89
Federal Home Loan Bank stock,	6,300.00	Due borrowers.....	270.00
Other securities.....	9,146.50	Accounts payable.....	75.62
First-mortgage loans.....	242,203.80	Permanent stock.....	37,687.50
Taxes advanced for borrowers...	127.95	General reserve.....	44,797.47
Accounts receivable, contract...	5,358.39	Other reserve.....	63,158.42
Real estate owned.....	49,475.00	Undivided profits.....	12,507.43
Real estate sold on contract....	73,183.56		
Home office building.....	51,150.00		
Other assets.....	1.00		
Total assets.....	\$866,317.60	Total liabilities.....	\$866,317.60
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$12,507.43	Dividends paid and credited...	\$20,871.53
Interest, fines and fees.....	27,059.74	Expenses, operating.....	17,051.72
Rents and real-estate sales.....	11,024.50	Transferred to reserves.....	2,663.90
Other earnings.....	1,497.99	Balance undivided profits.....	12,507.43
Trans. from general res.....	1,004.92		
Total.....	\$53,094.58	Total.....	\$53,094.58

Number of members, 1,014; number of borrowers, 191.

The Erie Building and Loan Association, Erie, Kan.

Organized under the laws of Kansas March 5, 1884; charter expires March 5, 1959.
President, E. J. RICHEY; secretary, CLEO I. DALTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,260.87	Installment shares, investment..	\$33,758.26
Bonds, state and municipal.....	42,920.00	Full-paid shares.....	78,250.00
Federal Home Loan Bank stock,	900.00	Prepaid shares.....	5,155.67
Shares in other associations.....	15,000.00	Optl. paymt. installmt. shares...	16,916.46
First-mortgage loans.....	71,335.99	Due borrowers.....	3,474.54
Real estate sold on contract....	9,297.02	Accounts payable.....	436.28
Home office building.....	1,300.00	Other liabilities.....	6.82
Furniture and fixtures.....	1.00	Permanent stock.....	1,700.50
Other assets.....	99.40	General reserve.....	3,100.00
		Other reserves.....	346.34
		Undivided profits.....	1,969.41
Total assets.....	\$145,114.28	Total liabilities.....	\$145,114.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$1,829.73	Dividends paid and credited...	\$2,439.51
Interest, fines and fees.....	5,390.99	Expenses, operating.....	2,511.47
Rents and real-estate sales.....	120.00	Transferred to reserves.....	430.00
Other earnings.....	9.67	Balance undivided profits.....	1,969.41
Total.....	\$7,350.39	Total.....	\$7,350.39

Number of members, 214; number of borrowers, 77.

The Liberty Savings and Loan Association, Fort Scott, Kan.

Organized under the laws of Kansas August, 1919; charter expires August, 1969.
President, WALTER GLUNZ; secretary, BRUCE J. MAGUIRE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$19,359.40	Installment shares, investment..	\$34,535.74
Bonds, U. S. agencies.....	2,500.00	Full-paid shares.....	185,700.00
Federal Home Loan Bank stock,	1,500.00	Shares pledged on mtg. loans....	5,372.21
First-mortgage loans.....	208,316.58	Due borrowers.....	359.82
Accrued interest.....	59.56	Dividends accrued.....	83.01
Real estate sold on contract.....	21,369.82	Advances from borrowers.....	2,649.89
Furniture and fixtures.....	1,179.86	Loans in process.....	243.8
		Accounts payable.....	11.40
		Reserve for accrued interest.....	59.56
		General reserve.....	3,922.47
		All other reserves.....	10,672.13
		Undivided profits.....	10,675.41
Total assets.....	\$254,285.22	Total liabilities.....	\$254,285.22
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$9,417.38	Dividends paid and credited....	\$5,716.91
Interest, fines and fees.....	13,583.80	Expenses, operating.....	5,817.46
		Transferred to reserves.....	791.40
		Balance undivided profits.....	10,675.41
Total.....	\$23,001.18	Total.....	\$23,001.18

Number of members, 517; number of borrowers, 193.

The Home Building and Loan Association, Fredonia, Kan.

Organized under the laws of Kansas November 4, 1904; charter expires November 4, 1954.
President, A. C. FLACK; secretary, JACK H. McDONALD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,913.94	Installment shares, investment..	\$29,129.20
Bonds, U. S. agencies.....	33,740.00	Full-paid shares.....	38,500.00
First-mortgage loans.....	41,304.64	Due borrowers.....	219.89
Real estate sold on contract.....	1,424.70	Reserve for taxes, etc.....	472.15
		Other reserves.....	4,312.65
		Undivided profits.....	12,749.39
Total assets.....	\$85,383.28	Total liabilities.....	\$85,383.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$13,720.47	Dividends paid and credited....	\$2,685.02
Interest, fines and fees.....	3,046.05	Expenses, operating.....	1,332.11
		Balance undivided profits.....	12,749.39
Total.....	\$16,766.52	Total.....	\$16,766.52

Number of members, 94; number of borrowers, 51.

The Garden City Building and Loan Association, Garden City, Kan.

Organized under the laws of Kansas October, 1907; charter expires October, 1957.
President, JOHN F. WALTERS; secretary, EDW. E. BILL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$52,209.96	Installment shares, investment..	\$44,725.79
Bonds, state and municipal.....	325,500.00	Full-paid shares.....	262,950.00
Federal Home Loan Bank stock,	3,000.00	Prepaid shares.....	75,317.34
Shares in other associations.....	200.00	Optl. paymt. installmt. shares...	103,257.37
First-mortgage loans.....	100,701.20	Shares pledged on mtg. loans...	3,061.16
Loans on shares.....	1,861.00	Due borrowers.....	199.48
Ins. advanced for borrowers.....	82.12	Dividends accrued.....	2,640.85
Accounts receivable.....	84.64	<i>Ipso facto</i> cancellations.....	343.07
Real estate owned.....	12,560.80	Accounts payable.....	127.20
Real estate sold on contract.....	33,429.54	Other liabilities.....	22.68
Home office building.....	7,500.00	Taxes paid by borrowers.....	493.91
Furniture and fixtures.....	1,000.00	General reserve.....	27,549.78
Other assets.....	1,843.74	Other reserves.....	1,945.00
		Undivided profits.....	17,339.37
Total assets.....	\$539,973.00	Total liabilities.....	\$539,973.00
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$22,505.75	Dividends paid and credited....	\$9,803.93
Interest, fines and fees.....	17,051.86	Expenses, operating.....	11,980.73
Rents and real-estate sales.....	4,353.13	Expenses and losses, R. E.....	5,374.47
Other earnings.....	587.76	Balance undivided profits.....	17,339.37
Total.....	\$44,498.50	Total.....	\$44,498.50

Number of members, 486; number of borrowers, 125.

The Garnett Savings and Loan Association, Garnett, Kan.

Organized under the laws of Kansas March 20, 1914; charter expires March 20, 1994.
President, CHAS. W. GARRISON; secretary, MRS. ZOE PEEL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,059.87	Installment shares, investment..	\$3,272.98
Bonds, U. S. agencies.....	18,250.00	Full-paid shares.....	75,790.58
Federal Home Loan Bank stock,	1,100.00	Optl. paymt. installmt. shares...	6,260.00
Shares in other associations.....	5,000.00	Shares pledged on mtg. loans....	1,609.90
First-mortgage loans.....	51,495.08	Dividends declared, not disb'd...	735.47
Taxes advanced for borrowers...	29.43	General reserve.....	1,692.99
Real estate owned.....	7,701.75	Other reserves.....	237.09
Real estate sold on contract.....	2,576.78	Undivided profits.....	765.71
Other assets.....	151.81		
Total assets.....	\$90,364.72	Total liabilities.....	\$90,364.72
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$1,295.91	Dividends paid and credited....	\$1,620.97
Interest, fines and fees.....	3,634.17	Expenses, operating.....	1,772.50
Rents and real-estate sales.....	476.01	Expenses and losses, R. E.....	825.86
Other earnings.....	12.20	Transferred to reserves.....	433.25
Total.....	\$5,418.29	Balance undivided profits.....	765.71
Total.....	\$5,418.29	Total.....	\$5,418.29

Number of members, 106; number of borrowers, 45.

The Girard Building and Loan Association, Girard, Kan.

Organized under the laws of Kansas April 4, 1884; charter expires April 4, 1984.
President, H. W. SHIDELER; secretary, GRANT WINGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$645.86	Installment shares, investment..	\$3,326.39
Bonds, state and municipal.....	7,644.00	Full-paid shares.....	7,615.00
First-mortgage loans.....	15,125.00	Shares pledged on mtg. loans....	4,410.35
Loans on shares.....	265.20	General reserve.....	1,086.00
Taxes advanced for borrowers...	331.49	Undivided profits.....	8,133.44
Real estate sold on contract....	559.63		
Total assets.....	\$24,571.18	Total liabilities.....	\$24,571.18
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$8,117.58	Expenses, operating.....	\$459.70
Interest, fines and fees.....	475.56	Balance undivided profits.....	8,133.44
Total.....	\$8,593.14	Total.....	\$8,593.14

Number of members, 27; number of borrowers, 20.

The Goodland Building and Loan Association, Goodland, Kan.

Organized under the laws of Kansas September 14, 1924; charter expires September 14, 1974.
President, DORIS E. SODEN; secretary, N. R. SODEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$30,219.87	Installment shares, investment..	\$11,503.80
Bonds, U. S. agencies.....	500,000.00	Full-paid shares.....	403,450.00
Federal Home Loan Bank stock,	10,000.00	Optl. paymt. installmt. shares...	537,386.27
R. E. first mtgs. purchased.....	10,530.00	Shares pledged on mtg. loans....	2,677.46
Shares in other associations.....	50,000.00	Due borrowers.....	8,247.96
First-mortgage loans.....	407,124.62	Advances from F. H. L. B. system	50,000.00
Real estate owned.....	4,700.00	Accounts payable.....	835.82
Real estate sold on contract.....	34,514.01	Other liabilities.....	9,306.38
Home office building.....	5,000.00	Permanent stock.....	18,750.00
Furniture and fixtures.....	2,632.71	General reserve.....	2,000.00
		Other reserves.....	7,400.00
		Undivided profits.....	3,163.52
Total assets.....	\$1,054,721.21	Total liabilities.....	\$1,054,721.21
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$234.98	Dividends paid and credited....	\$16,064.42
Interest, fines and fees.....	33,502.45	Expenses, operating.....	12,417.62
Rents and real-estate sales.....	703.00	Expenses and losses, R. E.....	323.94
Premium on loans.....	823.25	Other expenses and losses.....	327.15
Profit, sale of bonds.....	115.63	Transferred to reserves.....	3,082.66
		Balance undivided profits.....	3,163.52
Total.....	\$35,379.31	Total.....	\$35,379.31

Number of members, 1,355; number of borrowers, 253.

The Prudential Building and Loan Association, Great Bend, Kan.

Organized under the laws of Kansas May, 1909; charter expires May, 1959.
President, C. R. ALDRICH; secretary, M. V. FRYBERGER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$59,516.50	Installment shares, investment..	\$144,632.60
Bonds, U. S. agencies.....	300,000.00	Full-paid shares.....	498,275.00
Federal Home Loan Bank stock,	7,700.00	Prepaid shares.....	62,342.68
Other securities.....	2,000.00	Optl. paymt. installmt. shares...	26,794.29
First-mortgage loans.....	370,353.67	Rural-credit installment shares..	4,066.35
Loans on shares.....	1,785.00	Shares pledged on mtg. loans....	18,139.08
Accounts receivable.....	35.50	Due borrowers.....	231.41
Real estate owned.....	17,476.41	Dividends declared, not disb'd..	5,013.27
Real estate sold on contract....	44,805.61	<i>Ipsa facto</i> cancellations.....	3,329.25
Home office building.....	15,000.00	Other liabilities.....	424.18
Furniture and fixtures.....	700.00	Permanent stock.....	26,800.00
		General reserve.....	20,971.50
		Other reserves.....	4,653.08
		Undivided profits.....	3,700.00
Total assets.....	\$819,372.69	Total liabilities.....	\$819,372.69
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$3,650.00	Dividends paid and credited....	\$19,619.10
Interest, fines and fees.....	33,091.59	Expenses, operating.....	9,242.28
Rents and real-estate sales.....	3,596.50	Expenses and losses, R. E.....	1,655.13
Other earnings.....	102.00	Other expenses and losses.....	362.50
		Transferred to reserves.....	5,861.08
		Balance undivided profits.....	3,700.00
Total.....	\$40,440.09	Total.....	\$40,440.09

Number of members, 1,063; number of borrowers, 275.

The Hays Building and Loan Association, Hays, Kan.

Organized under the laws of Kansas October 4, 1919; charter expires October 4, 1969.
President, L. C. AICHER; asst. secretary, IRMA TORREY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$14,242.84	Installment shares, investment..	\$28,837.89
Bonds, U. S. agencies.....	70,110.00	Full-paid shares.....	197,853.00
Federal Home Loan Bank stock,	16,300.00	Prepaid shares.....	27.89
Shares in other associations.....	20,125.00	Optl. paymt. installmt. shares...	73,527.21
First-mortgage loans.....	175,190.05	Due borrowers.....	1,923.75
Accounts receivable.....	3.00	<i>Ipsa facto</i> cancellations.....	794.81
Real estate owned.....	20,632.00	Other liabilities.....	243.95
Real estate sold on contract....	44,897.95	Permanent stock.....	25,000.00
Home office building.....	15,000.00	General reserve.....	10,120.00
Furniture and fixtures.....	1,200.00	Other reserves.....	21,722.34
Other assets.....	100.00	Undivided profits.....	17,750.00
Total assets.....	\$377,800.84	Total liabilities.....	\$377,800.84
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$17,000.00	Dividends paid and credited....	\$9,040.55
Interest, fines and fees.....	16,095.51	Expenses, operating.....	6,159.11
Rents and real-estate sales.....	4,713.64	Expenses and losses, R. E.....	2,212.94
Other earnings.....	283.65	Other expenses and losses.....	993.45
		Transferred to reserves.....	1,936.75
		Balance undivided profits.....	17,750.00
Total.....	\$38,092.80	Total.....	\$38,092.80

Number of members, 480; number of borrowers, 124.

The Hiawatha Savings and Loan Association, Hiawatha, Kan.

Organized under the laws of Kansas November 1, 1921; charter expires November 1, 1971.
President, FRANK N. MORRILL; secretary, HARRY P. PATTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$18,792.02	Installment shares, investment..	\$883.19
Bonds, U. S. agencies.....	43,700.00	Full-paid shares.....	201,032.82
Federal Home Loan Bank stock,	1,500.00	Optl. paymt. install. shares....	24,631.04
Shares in other associations....	20,000.00	Shares pledged on mtg. loans...	779.11
First-mortgage loans.....	187,898.33	Due borrowers.....	8,385.86
Loans on shares.....	280.00	Divds. declared, not disbursed..	2,953.22
Accounts receivable.....	30.40	<i>Ipsa facto</i> cancellations.....	5.10
Real estate owned.....	1,853.39	Accounts payable.....	174.01
Real estate sold on contract....	1,521.02	Other liabilities.....	839.73
Furniture and fixtures.....	300.00	Permanent stock.....	12,000.00
		General reserve.....	7,800.00
		Other reserves.....	10,091.08
		Undivided profits.....	6,300.00
Total assets.....	\$275,875.16	Total liabilities.....	\$275,875.16
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$5,100.00	Dividends paid and credited....	\$5,614.21
Interest, fines and fees.....	11,450.06	Expenses, operating.....	5,018.64
Rents and real-estate sales.....	276.55	Expenses and losses, R. E.....	364.40
Other earnings.....	1,164.79	Other expenses and losses.....	94.15
		Transferred to reserves.....	600.00
		Balance undivided profits.....	6,300.00
Total.....	\$17,991.40	Total.....	\$17,991.40

Number of members, 201; number of borrowers, 183.

The Holton Building and Loan Association, Holton, Kan.

Organized under the laws of Kansas August 18, 1921; charter expires August 18, 1971.
President, HAROLD ROLLEY; secretary, MABEL E. BARNES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$10,211.88	Installment shares, investment..	\$909.76
Bonds, U. S. agencies.....	5,100.00	Full-paid shares.....	67,010.97
State and municipal.....	3,200.00	Prepaid shares.....	387.99
First-mortgage loans.....	51,734.76	Optl. paymt. install. shares....	2,738.69
Real estate owned.....	7,618.22	Shares pledged on mtg. loans....	48.91
Real estate sold on contract....	1,717.80	Divds. declared, not disbursed..	670.08
Home office building.....	2,250.00	<i>Ipsa facto</i> cancellations.....	64.35
Furniture and fixtures.....	600.00	Accounts payable.....	2.50
		Other liabilities.....	343.52
		Permanent stock.....	3,157.57
		Other reserves.....	1,292.42
		Undivided profits.....	5,805.90
Total assets.....	\$82,432.66	Total liabilities.....	\$82,432.66
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$5,765.55	Dividends paid and credited....	\$1,464.59
Interest, fines and fees.....	3,563.83	Expenses, operating.....	2,512.82
Rents and real-estate sales.....	1,256.76	Expenses and losses, R. E.....	853.01
Other earnings.....	154.04	Other expenses and losses.....	39.76
		Transferred to reserves.....	64.10
		Balance undivided profits.....	5,805.90
Total.....	\$10,740.18	Total.....	\$10,740.18

Number of members, 201; number of borrowers, 69.

The Hoxie Building and Loan Association, Hoxie, Kan.

Organized under the laws of Kansas January, 1924; charter expires January, 1954.
President, F. M. BURR; secretary, D. L. STEINSHOUER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$2,358.55	Installment shares, investment..	\$210.60
First-mortgage loans.....	2,124.47	Full-paid shares.....	300.00
Real estate sold on contract.....	2,127.51	Deposit shares.....	241.90
Furniture and fixtures.....	60.00	Divds. declared, not disbursed...	2.14
		Permanent stock.....	1,450.00
		General reserve.....	1,203.96
		Other reserves.....	177.38
		Undivided profits.....	3,084.55
Total assets.....	\$6,670.53	Total liabilities.....	\$6,670.53
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$3,141.48	Expenses, operating.....	\$191.31
Interest, fines and fees.....	134.38	Transferred to reserves.....	323.96
Rents and real-estate sales.....	323.96	Balance undivided profits.....	3,084.55
Total.....	\$3,599.82	Total.....	\$3,599.82

Number of members, 9; number of borrowers, 2.

The Security Building and Loan Association, Iola, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, DR. A. R. CHAMBERS; secretary, JULIA McCLURE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$15,728.27	Full-paid shares.....	\$107,075.00
Bonds, U. S. state and municipal	5,000.00	Optl. paymt. install. shares.....	47,850.11
Federal Home Loan Bank stock.	1,000.00	Due borrowers.....	913.70
Shares in other associations.....	17,500.00	Divds. declared, not disbursed...	1,426.54
First-mortgage loans.....	123,602.63	<i>Ipsa facto</i> cancellations.....	192.67
Loans on shares.....	695.00	Accounts payable.....	506.49
Accounts receivable.....	511.81	Permanent stock.....	9,000.00
Real estate owned.....	5,492.16	General reserve.....	2,678.45
Real estate sold on contract.....	10,032.77	Other reserves.....	3,813.20
Furniture and fixtures.....	1.00	Undivided profits.....	6,288.31
Other assets.....	180.83		
Total assets.....	\$179,744.47	Total liabilities.....	\$179,744.47
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,464.18	Dividends paid and credited....	\$3,681.38
Interest, fines and fees.....	8,881.05	Expenses, operating.....	4,053.09
Rents and real-estate sales.....	505.49	Expenses and losses, R. E.....	226.11
Other earnings.....	1,115.21	Transferred to reserves.....	717.04
Total.....	\$14,965.93	Balance undivided profits.....	6,288.31
Total.....	\$14,965.93	Total.....	\$14,965.93

Number of members, 394; number of borrowers, 147.

The Citizens Building and Loan Association, Junction City, Kan.

Organized under the laws of Kansas December 8, 1908; charter expires December 8, 1958.
President, H. A. ROHRER; secretary, ROY LUKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$27,804.45	Installment shares, investment..	\$188,544.80
Bonds, U. S. agencies.....	128,980.00	Full-paid shares.....	48,825.00
Federal Home Loan Bank stock,	2,500.00	Prepaid shares.....	107,829.26
First-mortgage loans.....	225,476.62	Shares pledged on mtg. loans....	36,376.44
Loans on shares.....	2,890.00	Due borrowers.....	5,984.30
Taxes advanced for borrowers...	1,217.63	Dividends declared, not disb'd..	79.80
Insurance adv. for borrowers....	1,098.15	Other liabilities.....	4,185.63
Accounts receivable.....	788.56	Permanent stock.....	5,000.00
Real estate sold on contract.....	23,313.29	General reserve.....	6,500.00
Home office building.....	12,625.00	Undivided profits.....	24,118.47
Furniture and fixtures.....	750.00		
Total assets.....	\$427,443.70	Total liabilities.....	\$427,443.70
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$24,591.36	Dividends paid and credited....	\$18,517.76
Interest, fines and fees.....	20,932.38	Expenses, operating.....	6,338.40
Rents and real-estate sales.....	4,132.33	Expenses and losses, R. E.....	326.44
Other earnings.....	25.00	Transferred to reserves.....	400.00
		Balance undivided profits.....	24,118.47
Total.....	\$49,701.07	Total.....	\$49,701.07

Number of members, 659; number of borrowers, 213.

The American Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 27, 1923; charter expires September 27, 1973.
Vice-President, E. C. LINQUIST; secretary, P. G. PETERSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$655.79	Installment shares, investment..	\$1,630.08
Federal Home Loan Bank stock,	3,800.00	Full-paid shares.....	68,481.48
First-mortgage loans.....	52,333.71	Prepaid shares.....	7,674.99
Taxes advanced for borrowers...	71.52	Outl. paymt. installmt. shares...	11,001.21
Insurance adv. for borrowers....	69.06	Shares pledged on mtg. loans....	3,299.57
Accounts receivable.....	250.00	Dividends accrued.....	4,328.01
Real estate owned.....	13,230.49	Dividends declared, not disb'd..	382.18
Real estate sold on contract.....	70,675.57	Advances from F.H.L.B. system,	20,475.00
Home office building.....	750.00	Borrowed money.....	200.00
Other assets.....	2,330.52	Accounts payable.....	206.39
		Other liabilities.....	4,274.39
		Permanent stock.....	6,450.00
		General reserve.....	5,350.00
		Other reserves.....	1,051.29
		Undivided profits.....	3,844.28
		Reserve for taxes.....	5,517.79
Total assets.....	\$144,166.66	Total liabilities.....	\$144,166.66
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$3,737.55	Dividends paid and credited....	\$2,901.57
Interest, fines and fees.....	8,093.92	Expenses, operating.....	6,929.76
Rents and real-estate sales.....	4,426.94	Expenses and losses, R. E.....	936.71
		Other expenses and losses.....	719.08
		Transferred to reserves.....	927.01
		Balance undivided profits.....	3,844.28
Total.....	\$16,258.41	Total.....	\$16,258.41

Number of members, 376; number of borrowers, 42.

The Anchor Savings and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 2, 1924; charter expires January 16, 1984.
President, CLARENCE T. RICE; secretary, E. A. BENSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$109,257.26	Installment shares, investment..	\$2,177.27
Bonds, U. S. agencies.....	404,000.00	Full-paid shares.....	1,188,814.29
Federal Home Loan Bank stock,	35,500.00	Prepaid shares.....	4,643.56
Shares in other associations.....	5,000.00	Optl. paymt. installmt. shares...	1,301,741.40
First-mortgage loans.....	1,726,202.93	Shares pledged on mtg. loans....	1,235.88
Judgments and equities.....	514.11	Due borrowers.....	21,579.04
Real estate owned.....	34,312.96	Dividends accrued.....	47,013.31
Real estate sold on contract....	456,990.24	Adv. payments taxes, etc.....	47,436.44
Furniture and fixtures.....	6,053.61	<i>Ipsa facto</i> cancellations.....	587.45
Other assets, deferred charges...	1,950.10	Accounts payable.....	4,989.51
		Permanent stock.....	10,000.00
		General reserve.....	64,000.00
		Other reserves.....	12,627.35
		Undivided profits.....	42,500.00
		Unallocated reserves.....	30,435.71
Total assets.....	\$2,779,781.21	Total liabilities.....	\$2,779,781.21
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$32,000.00	Dividends paid and credited....	\$44,042.56
Interest, fines and fees.....	137,101.22	Expenses, operating.....	44,881.52
Rents and real-estate sales.....	11,105.69	Expenses and losses, R. E.....	1,158.56
Other earnings.....	168.15	Other expenses and losses.....	820.73
Recovery.....	134.58	Transferred to reserves.....	47,106.27
Total.....	\$180,509.64	Balance undivided profits.....	42,500.00

Number of members, 2,432; number of borrowers, 989.

The Argentine Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas September 6, 1906; charter expires September 6, 1956.
President, H. J. SMITH; secretary, FRANK S. POWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$11,696.15	Installment shares, investment..	\$30,952.39
Bonds, state and municipal.....	100,000.00	Full-paid shares.....	376,896.74
Federal Home Loan Bank stock,	3,900.00	Optl. paymt. installmt. shares...	20,493.98
First-mortgage loans.....	304,979.96	Shares pledged on mtg. loans....	6,274.29
Accounts receivable.....	485.34	Due borrowers.....	1,136.17
Real estate owned.....	7,458.91	Borrowed money.....	35,000.00
Real estate sold on contract....	104,859.56	Advance payments taxes, etc....	9,092.69
Home office building.....	5,900.00	Other liabilities.....	237.71
Furniture and fixtures.....	2,250.00	General reserve.....	42,700.00
		Other reserves.....	8,639.08
		Undivided profits.....	10,106.87
Total assets.....	\$541,529.92	Total liabilities.....	\$541,529.92
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$7,154.96	Dividends paid and credited....	\$12,005.23
Interest, fines and fees.....	23,399.63	Expenses, operating.....	8,628.44
Rents and real-estate sales.....	1,592.75	Expenses and losses, R. E.....	641.54
Other earnings.....	2,616.03	Other expenses and losses.....	1,381.29
Total.....	\$34,763.37	Transferred to reserves.....	2,000.00
		Balance undivided profits.....	10,106.87
Total.....	\$34,763.37	Total.....	\$34,763.37

Number of members, 562; number of borrowers, 234.

The Fidelity Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 15, 1901; charter expires October 15, 1951.
President, W. J. SLOAN; secretary, J. G. FLEMING.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$65,054.57	Installment shares, investment..	\$55,958.22
Bonds, U. S. agencies.....	276,000.00	Full-paid shares.....	595,250.00
Shares in other associations.....	500.00	Prepaid shares.....	92,294.97
First-mortgage loans.....	533,682.19	Optl. paymt. installmt. shares...	212,661.39
Loans on shares.....	3,444.88	Shares pledged on mtg. loans....	25,707.84
Taxes advanced for borrowers...	2,462.79	Due borrowers.....	9,796.82
Insurance adv. for borrowers....	77.48	Dividends accrued.....	13,590.76
Accounts receivable.....	1,407.92	Borrowed money.....	20,000.00
Real estate owned.....	7,702.00	Taxes advanced by borrowers...	7,690.09
Real estate sold on contract.....	309,754.31	Accounts payable.....	2,503.66
Home office building.....	45,000.00	Reserve for real estate owned...	100,000.00
Furniture and fixtures.....	1.00	Reserve profit, R. E. contracts...	35,142.56
Other assets, partial withdrawals,	4,458.30	General reserve.....	29,350.00
		Reserve for bonds owned.....	3,600.00
		Undivided profits.....	45,999.13
Total assets.....	\$1,249,545.44	Total liabilities.....	\$1,249,545.44
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$50,319.67	Dividends paid and credited....	\$26,559.81
Interest, fines and fees.....	56,123.02	Expenses, operating.....	15,131.98
Rents and real-estate sales.....	2,184.00	Expenses and losses, R. E.....	17,709.95
Other earnings.....	24.25	Other expenses and losses.....	427.44
Rents, office building.....	2,027.37	Transferred to reserves.....	4,850.00
		Balance undivided profits.....	45,999.13
Total.....	\$110,678.31	Total.....	\$110,678.31

Number of members, 1,250; number of borrowers, 352.

The Gibraltar Building, Loan and Savings Association, Kansas City, Kan.

Organized under the laws of Kansas August 20, 1895; charter expires August 20, 1945.
President, E. L. FISCHER; secretary, I. W. LARSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$57,008.79	Installment shares, investment..	\$1,869.59
Bonds, U. S. agencies.....	150,037.75	Full-paid shares.....	492,208.33
Federal Home Loan Bank stock,	4,600.00	Prepaid shares.....	188.50
Other securities.....	5,725.43	Optl. paymt. installmt. shares...	78,755.17
First-mortgage loans.....	350,002.82	Other shares.....	5,980.19
Loans on shares.....	798.75	Shares pledged on mtg. loans....	3,324.94
Taxes advanced for borrowers...	277.27	Due borrowers.....	377.89
Insurance adv. for borrowers....	246.64	<i>Ipsa facto</i> cancellations.....	58.78
Real estate owned.....	8,369.21	Accounts payable.....	2,935.55
Real estate sold on contract.....	172,288.11	Other liabilities.....	14,411.11
Furniture and fixtures.....	350.00	General reserve.....	25,725.00
Other assets.....	1.00	Other reserves.....	52,269.83
		Undivided profits.....	71,600.89
Total assets.....	\$749,705.77	Total liabilities.....	\$749,705.77
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$68,899.49	Dividends paid and credited....	\$19,440.04
Interest, fines and fees.....	37,183.74	Expenses, operating.....	10,592.26
Rents and real-estate sales.....	1,433.32	Expenses and losses, R. E.....	704.36
Other earnings.....	46.00	Transferred to reserves.....	5,225.00
		Balance undivided profits.....	71,600.89
Total.....	\$107,562.55	Total.....	\$107,562.55

Number of members, 752; number of borrowers, 319.

The Inter-State Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas March, 1889; charter expires March, 1989.
Exec. Vice-President, D. J. EVANS; secretary, T. J. SEWELL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$112,640.12	Installment shares, investment..	\$8,111.05
Bonds, U. S. agencies.....	250,000.00	Full-paid shares.....	1,890,715.24
Federal Home Loan Bank stock,	30,000.00	Prepaid shares.....	32,611.41
First-mortgage loans.....	2,402,890.10	Optl. paymt. install. shares....	970,897.69
Loans on shares.....	3,428.86	Shares pledged on mtg. loans....	1,203.00
Judgments and equities.....	4,859.65	Due borrowers.....	35,943.35
Real estate owned.....	1.00	Borrowed money.....	50,000.00
Real estate sold on contract....	376,530.39	<i>Ipsso facto</i> cancellations.....	200.90
Home office building.....	20,600.00	Accounts payable.....	2,407.29
Furniture and fixtures.....	1,200.00	Other liabilities.....	90.00
Other assets.....	1,229.94	General reserve.....	191,757.42
		Other reserves.....	6,942.71
		Undivided profits.....	12,500.00
Total assets.....	\$3,203,380.06	Total liabilities.....	\$3,203,380.06
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$11,412.43	Dividends paid and credited....	\$82,794.17
Interest, fines and fees.....	160,147.38	Expenses, operating.....	39,441.56
Rents and real-estate sales.....	1,257.19	Expenses and losses, R. E.....	1,184.29
Other earnings.....	6,757.30	Other expenses and losses.....	2,058.87
		Transferred to reserves.....	41,595.41
		Balance undivided profits.....	12,500.00
Total.....	\$179,574.30	Total.....	\$179,574.30

Number of members, 3,031; number of borrowers, 1,323.

The Kansas Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas Septemeber, 1908; charter expires September, 1958.
President, C. G. BARBEN; secretary, ROBERT B. ROSE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$7,979.78	Installment shares, investment..	\$7,675.70
Bonds, U. S. agencies.....	1,546.00	Full-paid shares.....	232,037.09
Federal Home Loan Bank stock,	5,000.00	Deposit shares.....	1,097.25
First-mortgage loans.....	178,537.25	Shares pledged on mtg. loans....	5,304.91
Loans on shares.....	4,668.89	Due borrowers.....	605.02
Real estate owned.....	13,546.94	Advances from F.H.L.B. system,	25,000.00
Real estate sold on contract....	116,032.29	<i>Ipsso facto</i> cancellations.....	1,154.88
Furniture and fixtures.....	200.00	Accounts payable.....	248.70
Other assets.....	275.27	Other liabilities.....	1,778.99
		General reserve.....	2,812.51
		Other reserves.....	44,255.70
		Undivided profits.....	5,815.67
Total assets.....	\$327,786.42	Total liabilities.....	\$327,786.42
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,971.58	Dividends paid and credited....	\$6,352.08
Interest, fines and fees.....	20,549.19	Expenses, operating.....	12,367.51
Rents and real-estate sales.....	146.16	Other expenses and losses.....	792.67
Other earnings.....	111.00	Transferred to reserves.....	450.00
		Balance undivided profits.....	5,815.67
Total.....	\$25,777.93	Total.....	\$25,777.93

Number of members, 347; number of borrowers, 151.

The Progressive Building and Loan Association, Kansas City, Kan.

Organized under the laws of Kansas October 20, 1921; charter expires October 20, 1971.
President, E. O. MORRIS; secretary, N. C. CHRISTIANSEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$10,559.64	Full-paid shares.....	\$70,300.00
Bonds, U. S. agencies.....	5,000.00	Other shares.....	429.75
Federal Home Loan Bank stock,	1,500.00	Permanent stock.....	3,650.00
First-mortgage loans.....	24,252.02	General reserve.....	2,700.00
Real estate sold on contract....	50,179.05	Other reserves.....	13,108.84
Furniture and fixtures.....	500.00	Undivided profits.....	1,802.12
Total assets.....	\$91,990.71	Total liabilities.....	\$91,990.71
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$1,834.10	Dividends paid and credited...	\$2,154.37
Interest, fines and fees.....	4,791.07	Expenses, operating.....	3,289.04
Rents and real-estate sales.....	750.02	Expenses and losses, R. E.	38.66
Other earnings.....	34.00	Transferred to reserves.....	125.00
Total.....	\$7,409.19	Balance undivided profits.....	1,802.12
		Total.....	\$7,409.19

Number of members, 52; number of borrowers, 37.

The Kingman Building, Savings and Loan Association, Kingman, Kan.

Organized under the laws of Kansas June 14, 1909; charter expires June 14, 1959.
President, N. H. KILMER; secretary, M. E. CLOUD.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,360.33	Installment shares, investment..	\$34,262.38
Bonds, U. S. agencies.....	20,000.00	Full-paid shares.....	3,400.00
Federal Home Loan Bank stock,	1,500.00	Shares pledged on mtg. loans....	3,740.09
Other securities.....	26,550.30	Due borrowers.....	150.00
Loans on shares.....	210.00	Other liabilities.....	8.25
Taxes advanced for borrowers...	206.38	General reserve.....	2,331.00
Real estate sold on contract....	1,375.00	Undivided profits.....	12,311.29
Furniture and fixtures.....	1.00		
Total assets.....	\$56,203.01	Total liabilities.....	\$56,203.01
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$12,243.81	Dividends paid and credited....	\$717.06
Interest, fines and fees.....	992.22	Expenses, operating.....	642.98
Rents and real-estate sales.....	470.80	Transferred to reserves.....	43.00
Other earnings.....	7.50	Balance undivided profits.....	12,311.29
Total.....	\$13,714.33	Total.....	\$13,714.33

Number of members, 103; number of borrowers, 39.

The Kinsley Building and Loan Association, Kinsley, Kan.

Organized under the laws of Kansas April 23, 1921; charter expires May 1, 1951.
President, W. P. STOLTENBERG; secretary, HARRY L. SCHNATTERLY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,744.38	Installment shares, investment..	\$17,901.66
Bonds, U. S. agencies.....	49,345.00	Full-paid shares.....	164,125.00
Federal Home Loan Bank stock,	4,200.00	Prepaid shares.....	3,057.32
Other securities.....	200.00	Optl. paymt. install. shares....	3,196.27
First-mortgage loans.....	126,215.15	Shares pledged on mtg. loans....	8,576.49
Loans on shares.....	500.00	Due borrowers.....	222.30
Taxes advanced for borrowers...	772.20	Dividends accrued.....	3,000.00
Insurance adv. for borrowers....	175.58	Divds. declared, not disbursed..	2,358.53
Real estate sold on contract....	24,329.98	Other liabilities.....	37.50
Home office building.....	5,717.88	General reserve.....	19,430.69
Furniture and fixtures.....	188.50	Other reserves.....	1,989.15
Other assets.....	10.00	Undivided profits.....	5,890.88
Accrued interest.....	1,387.12		
Total assets.....	\$229,785.79	Total liabilities.....	\$229,785.79
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$6,274.83	Dividends paid and credited....	\$5,835.25
Interest, fines and fees.....	10,758.38	Expenses, operating.....	4,626.57
Rents and real-estate sales.....	318.25	Expenses and losses, R. E.....	1,242.85
Other earnings.....	379.50	Other expenses and losses.....	527.69
Transferred to R. E. reserve....	2,083.85	Transferred to reserves.....	1,691.57
		Balance undivided profits.....	5,890.88
Total.....	\$19,814.81	Total.....	\$19,814.81

Number of members, 276; number of borrowers, 117.

The Larned Building, Loan and Savings Association, Larned, Kan.

Organized under the laws of Kansas July 20, 1921; charter expires July 20, 1971.
President, G. L. FRIZELL; secretary, C. E. CLUTTER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$9,747.40	Installment shares, investment..	\$23,330.58
Bonds, state and municipal.....	66,000.00	Full-paid shares.....	121,875.00
Federal Home Loan Bank stock,	3,100.00	Prepaid shares.....	9,903.32
Other securities.....	2,000.00	Optl. paymt. installmt. shares...	7,092.47
Shares in other associations.....	200.00	Dividends accrued.....	295.57
First-mortgage loans.....	81,052.16	Dividends declared, not disb'd...	2,003.82
Loans on shares.....	502.50	Other liabilities.....	705.53
Real estate owned.....	1,287.31	Permanent stock.....	10,000.00
Real estate sold on contract....	27,010.37	General reserve.....	7,686.08
Furniture and fixtures.....	285.00	Undivided profits.....	8,580.74
Other assets.....	288.37		
Total assets.....	\$191,473.11	Total liabilities.....	\$191,473.11
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$8,580.74	Dividends paid and credited....	\$5,033.01
Interest, fines and fees.....	8,657.37	Expenses, operating.....	4,187.51
Rents and real-estate sales.....	2,094.65	Other expenses and losses.....	110.67
		Transferred to reserves.....	1,420.83
		Balance undivided profits.....	8,580.74
Total.....	\$19,332.76	Total.....	\$19,332.76

Number of members, 232; number of borrowers, 81.

The Douglas County Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas April 27, 1915; charter expires April 27, 1965.
President, JOHN C. EMICK; secretary, PEARL EMICK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$48,400.83	Full-paid shares.....	\$492,042.00
Bonds, U. S. agencies.....	235,000.00	Optl. paymt. installmt. shares...	191,603.25
Federal Home Loan Bank stock,	5,000.00	Shares pledged on mtg. loans....	285.15
Other securities.....	25,553.27	Due borrowers.....	2,620.45
Shares in other associations.....	15,000.00	Dividends declared, not disb'd..	6,002.59
Debentures.....	2,150.00	FHA reserves.....	2,411.40
First-mortgage loans.....	371,921.07	Federal insurance reserve.....	12,500.00
Real estate sold on contract....	37,162.59	<i>Ipso facto</i> cancellations.....	83.78
Home office building.....	5,000.00	Accounts payable.....	1,645.38
		Other liabilities.....	6,854.50
		Permanent stock.....	10,000.00
		General reserve.....	7,500.00
		Undivided profits.....	11,639.26
Total assets.....	\$745,187.76	Total liabilities.....	\$745,187.76
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$13,304.14	Dividends paid and credited....	\$16,010.88
Interest, fines and fees.....	31,472.72	Expenses, operating.....	9,197.57
Rents and real-estate sales.....	337.50	Expenses and losses, R. E.....	44.33
Other earnings.....	242.09	Other expenses and losses.....	5,464.41
		Transferred to reserves.....	3,000.00
		Balance undivided profits.....	11,639.26
Total.....	\$45,356.45	Total.....	\$45,356.45

Number of members, 635; number of borrowers, 285.

The Lawrence Building and Loan Association, Lawrence, Kan.

Organized under the laws of Kansas December, 1908; charter expires December, 1958.
President, CHAS. E. LOUK; secretary, L. E. EBY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$22,605.46	Full-paid shares.....	\$88,650.00
Bonds, U. S. agencies.....	95,000.00	Optl. paymt. installmt. shares...	257,743.96
Federal Home Loan Bank stock,	6,700.00	Shares pledged on mtg. loans....	2,036.30
Other securities.....	1,685.63	Due borrowers.....	1,000.00
Shares in other associations.....	10,000.00	Dividends declared, not disb'd..	886.50
First-mortgage loans.....	211,726.71	Reserves for FHA borrowers....	916.32
Real estate owned.....	467.44	Deferred profit on R. E. sold....	10,146.15
Real estate sold on contract....	19,198.26	Federal insurance reserve.....	7,400.00
Home office building.....	33,000.00	General reserve.....	13,670.24
Furniture and fixtures.....	1.00	Other reserves.....	3,435.17
		Undivided profits.....	14,499.86
Total assets.....	\$400,384.50	Total liabilities.....	\$400,384.50
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$12,484.81	Dividends paid and credited....	\$7,340.65
Interest, fines and fees.....	16,076.92	Expenses, operating.....	8,901.38
Rents and real-estate sales.....	6,773.64	Expenses and losses, R. E.....	3,054.21
Other earnings.....	323.32	Transferred to reserves.....	1,862.59
		Balance undivided profits.....	14,499.86
Total.....	\$35,658.69	Total.....	\$35,658.69

Number of members, 819; number of borrowers, 154.

The Citizens' Mutual Building and Loan Association, Leavenworth, Kan.

Organized under the laws of Kansas March 4, 1884; charter expires March 4, 1983.
President, T. T. REYBURN; secretary, G. W. HOINS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$36,056.69	Installment shares, investment..	\$164,293.28
Bonds, U. S. agencies.....	165,900.00	Full-paid shares.....	785,125.00
Federal Home Loan Bank stock,	11,200.00	Shares pledged on mtg. loans....	401,261.99
First-mortgage loans.....	1,360,132.74	Due borrowers.....	1,979.90
Loans on shares.....	2,100.00	Dividends accrued.....	11,692.95
Taxes advanced for borrowers..	247.33	Accounts payable.....	7,693.65
Insurance adv. for borrowers....	108.98	Other liabilities.....	300.45
Accounts receivable.....	324.52	General reserve.....	117,164.60
Real estate owned.....	1.00	Other reserves.....	89,670.56
Real estate sold on contract....	58,781.32	Undivided profits.....	65,671.20
Home office building.....	10,000.00		
Furniture and fixtures.....	1.00		
Total assets.....	\$1,644,853.58	Total liabilities.....	\$1,644,853.58
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$65,671.20	Dividends paid and credited....	\$67,130.87
Interest, fines and fees.....	110,687.42	Expenses, operating.....	23,094.15
Rents and real-estate sales.....	2,165.49	Transferred to reserves.....	22,940.99
Other earnings.....	313.10	Balance undivided profits.....	65,671.20
Total.....	\$178,837.21	Total.....	\$178,837.21

Number of members, 1,733; number of borrowers, 885.

The Leavenworth Mutual B., L. and Savings Association, Leavenworth, Kan.

Organized under the laws of Kansas April 7, 1888; charter expires April 7, 1987.
President, A. W. BAUER; secretary, F. W. ORLOWSKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$13,964.95	Installment shares, investment..	\$109,256.89
Bonds, state and municipal.....	217,000.00	Full-paid shares.....	741,200.00
Federal Home Loan Bank stock,	6,700.00	Shares pledged on mtg. loans....	206,581.75
First-mortgage loans.....	820,043.46	Due borrowers.....	146.10
Loans on shares.....	2,141.00	Dividends declared, not disb'd..	10,830.15
Taxes advanced for borrowers..	1,483.54	Accounts payable.....	313.48
Real estate owned.....	29,623.18	Other liabilities.....	3,260.04
Real estate sold on contract....	157,705.53	General reserve.....	33,343.63
Furniture and fixtures.....	643.85	Other reserves.....	13,530.00
Other assets.....	521.36	Undivided profits.....	131,364.83
Total assets.....	\$1,249,826.87	Total liabilities.....	\$1,249,826.87
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$121,418.11	Dividends paid and credited....	\$41,535.69
Interest, fines and fees.....	70,039.36	Expenses, operating.....	16,058.00
Rents and real-estate sales.....	501.05	Transferred to reserves.....	3,000.00
Total.....	\$191,958.52	Balance undivided profits.....	131,364.83
Total.....	\$191,958.52	Total.....	\$191,958.52

Number of members, 1,331; number of borrowers, 681.

The Lyons Savings and Loan Association, Lyons, Kan.

Organized under the laws of Kansas March 12, 1913; charter expires March 12, 1963.
President, GEO. SIX; secretary, A. G. HARTRONFT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$19,160.16	Installment shares, investment..	\$17,911.26
Bonds, state and municipal.....	205,000.00	Full-paid shares.....	351,025.00
Federal Home Loan Bank stock..	15,000.00	Prepaid shares.....	63,487.50
Shares in other associations.....	20,000.00	Optl. Paymt. install. shares....	59,414.95
First-mortgage loans.....	237,282.41	Shares pledged on mtg. loans....	10,552.84
Loans on shares.....	1,230.00	Due borrowers.....	1,009.00
Insurance adv. for borrowers....	26.75	Accounts payable.....	3,263.55
Accounts receivable.....	483.00	Other liabilities.....	126.45
Real estate sold on contract.....	66,893.84	General reserve.....	7,300.00
Furniture and fixtures.....	1.00	Other reserves.....	46,496.95
Other assets.....	13.55	Undivided profits.....	4,503.21
Total assets.....	\$565,090.71	Total liabilities.....	\$565,090.71
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$11,890.19	Dividends paid and credited....	\$9,577.07
Interest, fines and fees.....	22,223.83	Expenses, operating.....	9,675.63
Rents and real-estate sales.....	985.09	Expenses and losses, R. E.....	788.14
Other earnings.....	899.41	Other expenses and losses.....	179.47
Total.....	\$35,998.52	Transferred to reserves.....	11,275.00
		Balance undivided profits.....	4,503.21
Total.....	\$35,998.52	Total.....	\$35,998.52

Number of members, 624; number of borrowers, 210.

The Pioneer Savings and Loan Association, McPherson, Kan.

Organized under the laws of Kansas September, 1919; charter expires Novemeber, 1969.
President, A. W. BREMYER; asst. secretary, CLAUD L. BARBER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$36,421.22	Installment shares, investment..	\$61,296.41
Bonds, U. S. agencies.....	160,000.00	Full-paid shares.....	405,800.00
Federal Home Loan Bankstock..	13,000.00	Prepaid shares.....	55,745.51
Shares in other associations.....	2,500.00	Optl. paymt. install. shares....	166,394.15
First-mortgage loans.....	374,090.72	Due borrowers.....	705.87
Loans on shares.....	1,157.97	Dividends accrued.....	7,643.77
Real estate owned.....	64,040.97	Borrowed money.....	40,000.00
Real estate sold on contract.....	106,177.59	Accounts payable.....	10,154.83
Home office building.....	10,000.00	Other liabilities.....	752.02
Furniture and fixtures.....	2,082.87	Permanent stock.....	5,000.00
Other assets.....	696.64	General reserve.....	6,393.58
Total assets.....	\$770,167.98	Other reserves.....	6,060.83
		Undivided profits.....	4,221.01
Total assets.....	\$770,167.98	Total liabilities.....	\$770,167.98
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,221.01	Dividends paid and credited....	\$8,795.72
Interest, fines and fees.....	16,450.10	Expenses, operating.....	5,631.99
Total.....	\$20,671.11	Other expenses and losses.....	195.60
		Transferred to reserves.....	1,826.79
		Balance undivided profits.....	4,221.01
Total.....	\$20,671.11	Total.....	\$20,671.11

Number of members, 1,680; number of borrowers, 188.

The Home Building and Loan Association, Manhattan, Kan.

Organized under the laws of Kansas August 23, 1906; charter expires August 23, 1981.
President, RALPH R. PRICE; secretary, MARIE E. BRANNICK.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$21,523.23	Installment shares, investment..	\$261,738.28
Bonds, U. S. agencies.....	201,097.00	Full-paid shares.....	176,975.00
First-mortgage loans.....	540,478.20	Prepaid shares.....	286,669.40
Loans on shares.....	3,910.00	Shares pledged on mtg. loans....	936.93
Taxes advanced for borrowers...	584.94	Due borrowers.....	462.46
Real estate sold on contract.....	15,471.47	Dividends accrued.....	2,592.02
Furniture and fixtures.....	1.00	<i>Ipsa facto</i> cancellations.....	37.85
Other assets.....	300.10	Other liabilities.....	1,762.07
		General reserve.....	9,867.27
		Other reserves.....	4,275.62
		Undivided profits.....	38,049.04
Total assets.....	\$783,365.94	Total liabilities.....	\$783,365.94
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$35,783.59	Dividends paid and credited....	\$26,811.63
Interest, fines and fees.....	35,491.33	Expenses, operating.....	5,149.33
Rents and real-estate sales.....	4,549.99	Expenses and losses, R. E.	57.93
Other earnings.....	55.67	Other expenses and losses.....	3.36
		Transferred to reserves.....	5,809.29
Total.....	\$75,880.58	Balance undivided profits.....	38,049.04
		Total.....	\$75,880.58

Number of members, 623; number of borrowers, 225.

The Union Building, Loan and Savings Association, Manhattan, Kan.

Organized under the laws of Kansas April 15, 1915; charter expires April 15, 1965.
President, HENRY OTTO; asst. treasurer, TILLIE JOHNSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$22,027.32	Installment shares, investment..	\$64,304.09
Bonds, U. S. agencies.....	125,370.00	Full-paid shares.....	323,534.89
Federal Home Loan Bank stock,	2,200.00	Prepaid shares.....	98,496.73
First-mortgage loans.....	265,499.70	Shares pledged on mtg. loans....	393.78
Loans on shares.....	1,698.00	Due borrowers.....	305.00
Accounts receivable.....	30.13	Accounts payable.....	337.40
Real estate owned.....	102,669.56	Permanent stock.....	5,000.00
Real estate sold on contract.....	41,151.51	General reserve.....	28,000.00
Home office building.....	16,400.00	Other reserves.....	54,369.38
		Undivided profits.....	2,304.95
Total assets.....	\$577,046.22	Total liabilities.....	\$577,046.22
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$1,600.81	Dividends paid and credited....	\$19,653.99
Interest, fines and fees.....	23,238.17	Expenses, operating.....	5,630.15
Rents and real-estate sales.....	13,306.11	Expenses and losses, R. E.	2,974.90
Other earnings.....	125.79	Transferred to reserves.....	7,706.89
		Balance undivided profits.....	2,304.95
Total.....	\$38,270.88	Total.....	\$38,270.88

Number of members, 572; number of borrowers, 148.

The Peoples Building and Loan Association, Marysville, Kan.

Organized under the laws of Kansas August 31, 1921; charter expires August 31, 1971.
President, R. L. HELVERING; secretary, R. O. CROUSE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$27,611.20	Full-paid shares.....	\$27,500.00
Bonds, U. S. agencies.....	103,980.00	Optl. paymt. install. shares....	661.18
Federal Home Loan Bank stock,	2,400.00	Rural-credit installment shares..	1,986.27
Other securities.....	1,800.91	Rural-credit full-paid shares....	223,979.00
First-mortgage loans.....	122,511.35	Shares pledged on mtg. loans....	2,356.08
Insurance adv. for borrowers....	21.65	Other liabilities.....	1,325.41
Real estate owned.....	14,099.31	Permanent stock.....	30,000.00
Real estate sold on contract.....	26,307.66	General reserve.....	4,562.42
Home office building.....	5,800.00	Other reserves.....	1,285.13
Furniture and fixtures.....	650.00	Undivided profits.....	11,526.59
Total assets.....	\$305,182.08	Total liabilities.....	\$305,182.08
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$11,066.62	Dividends paid and credited....	\$8,668.84
Interest, fines and fees.....	13,678.50	Expenses, operating.....	5,289.19
Rents and real-estate sales.....	2,074.24	Expenses and losses, R. E.....	1,071.45
Other earnings.....	532.96	Other expenses and losses.....	300.00
Total.....	\$27,352.32	Transferred to reserves.....	496.25
		Balance undivided profits.....	11,526.59
		Total.....	\$27,352.32

Number of members, 281; number of borrowers, 112.

The Barber County Building and Loan Association, Medicine Lodge, Kan.

Organized under the laws of Kansas November 28, 1919; charter expires November 28, 1969.
President, HARDIN GILBERT; secretary, E. E. LAKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$34,243.81	Installment shares, investment..	\$17,612.01
Bonds, U. S. agencies.....	365,500.00	Full-paid shares.....	237,000.00
Federal Home Loan Bank stock,	6,100.00	Prepaid shares.....	30,124.15
Shares in other associations....	45,000.00	Optl. paymt. installmt. shares...	481,369.99
First-mortgage loans.....	426,791.75	Limited div. shares.....	38,902.28
Taxes advanced for borrowers...	77.16	Shares pledged on mtg. loans....	116,575.17
Real estate owned.....	21,805.60	Due borrowers.....	920.25
Real estate sold on contract.....	78,618.27	Other liabilities.....	6,004.44
Home office building.....	5,000.00	Permanent stock.....	10,000.00
Total assets.....	\$983,136.59	General reserve.....	13,175.99
		Other reserves.....	16,052.31
		Undivided profits.....	15,400.00
		Total liabilities.....	\$983,136.59
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$15,000.00	Dividends paid and credited....	\$32,099.44
Interest, fines and fees.....	48,443.39	Expenses, operating.....	14,271.42
Rents and real-estate sales.....	3,207.95	Expenses and losses, R. E.....	2,385.21
Other earnings.....	1,302.32	Other expenses and losses.....	730.00
Total.....	\$67,953.66	Transferred to reserves.....	3,067.59
		Balance undivided profits.....	15,400.00
		Total.....	\$67,953.66

Number of members, 1,824; number of borrowers, 375.

The Neodesha Building and Loan Association, Neodesha, Kan.

Organized under the laws of Kansas February, 1888; charter expires February 22, 1968.
President, J. M. STEFFEN; secretary, B. H. SCUDDER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$12,431.72	Installment shares, investment..	\$3,331.60
Bonds, U. S. agencies.....	15,000.00	Full-paid shares.....	132,730.00
Federal Home Loan Bank stock,	1,400.00	Optl. paymt. installmt. shares...	5,282.05
First-mortgage loans.....	136,280.79	Shares pledged on mtg. loans....	2,576.53
Taxes advanced for borrowers...	2,359.18	Due borrowers.....	30.92
Insurance adv. for borrowers....	185.81	Dividends declared, not disb'd..	1,851.73
Accounts receivable.....	15.00	Advances, deposit by borrowers..	2,721.34
Judgments and equities.....	645.90	Accounts payable.....	43.57
Furniture and fixtures.....	1.00	Other liabilities.....	300.00
Other assets.....	43.90	General reserve.....	9,495.46
		Other reserves.....	1,846.09
		Undivided profits.....	8,154.01
Total assets.....	\$168,363.30	Total liabilities.....	\$168,363.30
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$7,396.53	Dividends paid and credited...	\$3,947.30
Interest, fines and fees.....	9,052.79	Expenses, operating.....	3,382.15
Journal entry.....	1.20	Transferred to reserves.....	967.06
		Balance undivided profits.....	8,154.01
Total.....	\$16,450.52	Total.....	\$16,450.52

Number of members, 118; number of borrowers, 149.

The Railroad Building, Loan and Savings Association, Newton, Kan.

Organized under the laws of Kansas May 1, 1896; charter expires May 1, 1976.
President, J. C. McNAUGHTEN; secretary, G. EVERETT McCANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$455,717.67	Installment shares, investment..	\$527,742.17
Bonds, U. S. agencies.....	1,722,050.00	Full-paid shares.....	4,189,850.00
Other securities.....	22,703.95	Prepaid shares.....	242,859.59
First-mortgage loans.....	3,522,985.29	Shares pledged on mtg. loans....	922,375.58
Loans on shares.....	15,211.79	Due borrowers.....	10,591.41
Taxes advanced for borrowers...	16,118.69	Reserve for dividends.....	5,000.00
Insurance adv. for borrowers....	1,753.31	<i>Ipso facto</i> cancellations.....	2,494.67
Accounts receivable.....	619.73	Accounts payable.....	1,317.31
Real estate owned.....	204,852.24	Ins. prepaid by borrowers.....	26,144.81
Real estate sold on contract.....	698,140.25	General reserve.....	200,267.16
Home office building.....	77,000.00	Other reserves.....	8,830.00
Other assets.....	5,846.60	Undivided profits.....	605,526.82
Total assets.....	\$6,742,999.52	Total liabilities.....	\$6,742,999.52
EARNINGS		DISTRIBUTION	
Undivided profits, last report....	\$592,474.58	Dividends paid and credited...	\$204,892.30
Interest, fines and fees.....	317,754.74	Expenses, operating.....	78,627.93
Rents and real-estate sales.....	29,646.92	Expenses and losses, R. E.....	33,391.34
Other earnings.....	4,606.91	Other expenses and losses.....	3,044.76
		Transferred to reserves.....	19,000.00
		Balance undivided profits.....	605,526.82
Total.....	\$944,483.15	Total.....	\$944,483.15

Number of members, 6,033; number of borrowers, 2,517.

The Norton County Building and Loan Association, Norton, Kan.

Organized under the laws of Kansas May 20, 1922; charter expires May 20, 1972.
President, R. D. BOWER; secretary, EVA L. KIDDER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$17,897.04	Installment shares, investment..	\$12,013.53
Bonds, U. S. agencies.....	57,700.00	Full-paid shares.....	79,250.00
Federal Home Loan Bank stock,	1,500.00	Prepaid shares.....	25,431.81
Other securities.....	500.00	Deposit shares.....	39,551.24
First-mortgage loans.....	115,719.91	Rural-credit full-paid shares....	6,500.00
Ins. advanced for borrowers....	250.00	Shares pledged on mtg. loans....	4,179.87
Accounts receivable.....	13.63	Due borrowers.....	1,794.30
Real estate owned.....	2,790.19	Advances from FHLB system....	7,312.50
Real estate sold on contract....	4,856.69	Other liabilities.....	1,142.40
Furniture and fixtures.....	500.00	Permanent stock.....	5,000.00
		General reserve.....	5,625.00
		Other reserves.....	10,653.92
		Undivided profits.....	3,272.89
Total assets.....	\$201,727.46	Total liabilities.....	\$201,727.46
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$3,272.89	Dividends paid and credited....	\$5,529.32
Interest, fines and fees.....	10,431.51	Expenses, operating.....	4,180.66
Rents and real-estate sales.....	288.84	Expenses and losses, R. E.....	86.23
Other earnings.....	41.02	Other expenses and losses.....	43.55
		Transferred to reserves.....	921.61
		Balance undivided profits.....	3,272.89
Total.....	\$14,034.26	Total.....	\$14,034.26

Number of members, 363; number of borrowers, 75.

The Reserve Building and Loan Association, Oberlin, Kan.

Organized under the laws of Kansas June 9, 1922; charter expires June 9, 1972.
President, R. F. LANDAU; secretary, H. C. VOTAPKA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$9,181.19	Installment shares, investment..	\$2,966.73
Bonds, U. S. agencies.....	65,000.00	Direct credit shares.....	1,031.84
Federal Home Loan Bank stock,	1,500.00	Prepaid shares.....	22,022.49
Other securities.....	1,000.00	Optl. paymt. installmt. shares...	46,048.70
First-mortgage loans.....	65,136.94	Rural-credit full-paid shares....	87,900.00
Taxes advanced for borrowers...	327.03	<i>Ipsa facto</i> cancellations.....	198.88
Real estate owned.....	29,597.37	Deferred credits.....	1,734.07
Real estate sold on contract....	20,701.65	Reserve interest on bonds.....	1,050.02
Furniture and fixtures.....	200.00	Permanent stock.....	10,000.00
		General reserve.....	1,339.17
		Other reserves.....	15,897.68
		Undivided profits.....	2,554.60
Total assets.....	\$192,644.18	Total liabilities.....	\$192,644.18
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$2,178.97	Dividends paid and credited....	\$3,088.37
Interest, fines and fees.....	5,430.00	Expenses, operating.....	1,713.23
Rents and real-estate sales.....	3,795.11	Expenses, R. E.....	1,777.43
Other earnings.....	18.70	Transferred to reserves.....	2,289.15
		Balance undivided profits.....	2,554.60
Total.....	\$11,422.78	Total.....	\$11,422.78

Number of members, 464; number of borrowers, 37.

The Home Savings and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas May 19, 1919; charter expires May 19, 1969.
President, E. L. WARNER; secretary, S. W. HUMPHREYS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$145,608.89	Installment shares, investment..	\$9,159.35
Bonds, U. S. agencies.....	610,013.15	Full-paid shares.....	704,950.00
Federal Home Loan Bank stock,	25,000.00	Prepaid shares.....	12,249.43
Other securities.....	3,609.67	Optl. paymt. install. shares....	2,089,395.88
First-mortgage loans.....	2,070,655.87	Shares pledged on mtg. loans...	726.69
Loans on shares.....	25.00	Due borrowers, incomplete loans,	41,939.82
Taxes advanced for borrowers...	875.88	Divds. declared, not disbursed...	7,050.14
Insurance adv. for borrowers...	357.71	Advance payment, taxes, ins....	14,479.40
Judgments and equities.....	1,913.51	Other liabilities.....	5,579.20
Real estate owned.....	40,711.29	Permanent stock.....	10,000.00
Real estate sold on contract.....	92,355.54	General reserve.....	19,338.81
Furniture and fixtures.....	6,780.58	Other reserves.....	53,561.98
Other assets.....	3,621.09	Undivided profits.....	33,097.43
Total assets.....	\$3,001,528.18	Total liabilities.....	\$3,001,528.18
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$23,431.14	Dividends paid and credited...	\$52,861.79
Interest, fines and fees.....	104,512.39	Expenses, operating.....	42,314.69
Rents and real-estate sales.....	4,142.67	Expenses and losses, R. E.....	3,396.07
Other earnings.....	15,096.63	Other expenses and losses.....	35.72
Total.....	\$147,182.83	Transferred to reserves.....	15,477.13
		Balance undivided profits.....	33,097.43
		Total.....	\$147,182.83

Number of members, 2,942; number of borrowers, 671.

The Ottawa Building and Loan Association, Ottawa, Kan.

Organized under the laws of Kansas April 1, 1889; charter expires March 31, 1988.
President, C. T. WALLACE; secretary, DEAN BERLIN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,198.89	Installment shares, investment..	\$27,035.22
Bonds, U. S. agencies.....	105,518.15	Full-paid shares.....	339,300.00
First-mortgage loans.....	370,358.24	Prepaid shares.....	460.17
Loans on shares.....	1,270.00	Optl. paymt. install. shares....	88,854.40
Insurance adv. for borrowers...	4.88	Shares pledged on mtg. loans...	1,887.81
Real estate owned.....	3,393.94	Due borrowers.....	1,585.60
Real estate sold on contract.....	1,796.24	Divds. declared, not disbursed...	4,144.05
Furniture and fixtures.....	358.44	Accounts payable.....	6,224.62
Total assets.....	\$505,898.78	Permanent stock.....	5,000.00
		General reserve.....	2,300.00
		Undivided profits.....	29,106.91
		Total liabilities.....	\$505,898.78
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$22,268.29	Dividends paid and credited...	\$11,075.98
Interest, fines and fees.....	25,437.76	Expenses, operating.....	6,125.17
Rents and real-estate sales.....	180.00	Expenses and losses, R. E.....	211.10
Total.....	\$47,886.05	Other expenses and losses.....	375.69
		Transferred to reserves.....	991.20
		Balance undivided profits.....	29,106.91
		Total.....	\$47,886.05

Number of members, 596; number of borrowers, 336.

The Overland Park Savings and Loan Association, Overland Park, Kan.

Organized under the laws of Kansas May 20, 1925; charter expires May 20, 1975.
President, ERNEST D. CROSS; secretary, H. C. PHILLIPS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$8,652.51	Full-paid shares.....	\$75,700.00
First-mortgage loans.....	95,360.58	Optl. paymt. install. shares.....	405.59
Loans on shares.....	617.63	Rural-credit full-paid shares.....	11,200.00
Real estate sold on contract.....	2,103.43	Due borrowers.....	24.40
Furniture and fixtures.....	90.00	Divds. declared, not disbursed..	1,896.19
		Permanent stock.....	5,000.00
		General reserve.....	3,120.00
		Undivided profits.....	9,477.97
Total assets.....	\$106,824.15	Total liabilities.....	\$106,824.15
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$8,620.47	Dividends paid and credited....	\$3,370.79
Interest, fines and fees.....	5,518.27	Expenses, operating.....	1,122.26
Rents and real-estate sales.....	52.23	Expenses and losses, R. E.....	135.79
Other earnings.....	15.84	Other expenses and losses.....	5.00
		Transferred to reserves.....	95.00
		Balance undivided profits.....	9,477.97
Total.....	\$14,206.81	Total.....	\$14,206.81

Number of members, 138; number of borrowers, 68.

The Peoples Building and Loan Association, Parsons, Kan.

Organized under the laws of Kansas February 18, 1924; charter expires February 18, 1974.
President, L. E. GOODRICH; secretary, E. L. HUCKE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$52,996.09	Installment shares, investment..	\$6,846.62
Bonds, U. S. agencies.....	477,200.00	Full-paid shares.....	863,551.85
Federal Home Loan Bank stock,	31,000.00	Prepaid shares.....	8,504.19
Other securities.....	50,000.00	Optl. paymt. install. shares.....	344,313.80
First-mortgage loans.....	873,562.07	Unapplied mtg. credits.....	536.49
Loans on shares.....	500.00	Shares pledged on mtg. loans....	9,620.83
Taxes advanced for borrowers...	95.39	Due borrowers.....	18,390.93
Real estate owned.....	1.00	Divds. declared, not disbursed..	10,694.17
Real estate sold on contract....	33,714.37	Advances from F.H.L.B. system,	160,000.00
Home office building.....	8,500.00	Taxes, ins., MIP paid in advance,	17,580.47
Furniture and fixtures.....	1.00	Income collected in advance....	332.38
		Unearned profit, RESC.....	3,018.94
		Accounts payable.....	603.60
		Federal insurance reserve.....	15,025.00
		Permanent stock.....	4,800.00
		General reserve.....	15,600.00
		Other reserves.....	876.83
		Undivided profits.....	47,273.82
Total assets.....	\$1,527,569.92	Total liabilities.....	\$1,527,569.92
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$42,647.06	Dividends paid and credited....	\$28,613.73
Interest, fines and fees.....	49,386.64	Expenses, operating.....	18,203.47
Rents and real-estate sales.....	1,052.90	Expenses and losses, R. E.....	210.03
Other earnings.....	6,503.94	Transferred to reserves.....	5,289.49
		Balance undivided profits.....	47,273.82
Total.....	\$99,590.54	Total.....	\$99,590.54

Number of members, 1,411; number of borrowers, 567.

The Linn County Savings and Rural Credit Association, Pleasanton, Kan.

Organized under the laws of Kansas June 27, 1921; charter expires July 5, 1971.
President, SAMUEL TUCKER; secretary, RUBY JOHNSON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,420.11	Installment shares, investment..	\$57.35
Bonds, U. S. agencies.....	31,000.00	Full-paid shares.....	101,500.00
Federal Home Loan Bank stock,	1,600.00	Optl. paymt. install. shares.....	6,572.86
First-mortgage loans.....	101,865.20	Deposit shares.....	148.94
Home office building.....	3,100.00	Rural-credit full-paid shares.....	9,850.00
Furniture and fixtures.....	50.00	Divds. declared, not disbursed..	1,621.43
Other assets.....	221.59	Other liabilities.....	55.57
		Permanent stock.....	10,000.00
		General reserve.....	3,903.24
		Other reserves.....	2,426.19
		Undivided profits.....	7,121.32
Total assets.....	\$143,256.90	Total liabilities.....	\$143,256.90
EARNINGS		DISTRIBUTION	
Undivided profits, last report..	\$6,674.42	Dividends paid and credited....	\$3,300.44
Interest, fines and fees.....	7,269.85	Expenses, operating.....	3,411.32
Rents and real-estate sales.....	450.00	Transferred to reserves.....	577.19
Other earnings.....	16.00	Balance undivided profits.....	7,121.32
Total.....	\$14,410.27	Total.....	\$14,410.27

Number of members, 187; number of borrowers, 76.

The Wheat Belt Building and Loan Association, Pratt, Kan.

Organized under the laws of Kansas May 13, 1919; charter expires May 13, 1969.
President, FRANK A. MILNE; secretary, C. L. CRAMER.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$28,450.38	Installment shares, investment..	\$680.53
Bonds, state and municipal.....	65,000.00	Full-paid shares.....	116,253.49
Federal Home Loan Bank stock,	1,600.00	Prepaid shares.....	1,131.16
First-mortgage loans.....	5,980.83	Optl. paymt. installmt. shares..	9,446.17
Loans on shares.....	750.00	Dividends declared, not disb'd..	1,317.08
Taxes advanced for borrowers...	139.85	<i>Ipso facto</i> cancellations.....	524.66
Real estate owned.....	13,200.00	Other liabilities.....	1,230.24
Real estate sold on contract....	40,385.76	Permanent stock.....	10,080.00
Home office building.....	7,500.00	General reserve.....	2,172.07
Furniture and fixtures.....	300.00	Other reserves.....	14,255.50
		Undivided profits.....	6,215.92
Total assets.....	\$163,306.82	Total liabilities.....	\$163,306.82
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$10,021.19	Dividends paid and credited....	\$1,460.00
Interest, fines and fees.....	2,107.42	Expenses, operating.....	2,300.52
Rents and real-estate sales.....	2,821.79	Expenses and losses, R. E.....	1,024.81
Other earnings.....	223.20	Other expenses and losses.....	187.50
From unallocated reserve.....	4,215.16	Transferred to reserves.....	8,200.00
Total.....	\$19,388.76	Balance undivided profits.....	6,215.92
		Total.....	\$19,388.76

Number of members, 153; number of borrowers, 10.

The Russell County Building and Loan Association, Russell, Kan.

Organized under the laws of Kansas April 10, 1924; charter expires April 10, 1974.
President, J. W. BLAIR; secretary, GEO. E. VIRDEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$40,224.57	Installment shares, investment..	\$10,102.83
Bonds, U. S. agencies.....	65,000.00	Full-paid shares.....	328,717.85
Federal Home Loan Bank stock,	5,000.00	Prepaid shares.....	3,173.29
First-mortgage loans.....	205,375.92	Optl. paymt. installmt. shares...	18,370.13
Loans on shares.....	137.58	Shares pledged on mtg. loans...	3,131.49
Taxes advanced for borrowers...	10.76	Due borrowers.....	12,024.92
Accounts receivable.....	1,889.52	Dividends accrued.....	1,191.95
Real estate owned.....	24,705.50	<i>Ipsa facto</i> cancellations.....	147.90
Real estate sold on contract.....	69,232.30	Accounts payable.....	840.68
Home office building.....	26,250.00	Other liabilities.....	831.67
Furniture and fixtures.....	971.12	Permanent stock.....	12,800.06
Other assets.....	3,025.47	General reserve.....	40,242.51
		Other reserves.....	6,140.51
		Undivided profits.....	4,106.95
Total assets.....	\$441,822.74	Total liabilities.....	\$441,822.74
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$14,065.05	Dividends paid and credited....	\$8,873.55
Interest, fines and fees.....	16,635.43	Expenses, operating.....	13,019.50
Rents and real-estate sales.....	9,830.61	Expenses and losses, R. E.....	1,796.62
Other earnings.....	145.10	Transferred to reserves.....	12,879.55
		Balance undivided profits.....	4,106.95
Total.....	\$40,676.17	Total.....	\$40,676.17

Number of members, 512; number of borrowers, 185.

The Cheyenne County Building and Loan Association, St. Francis, Kan.

Organized under the laws of Kansas May 22, 1922; charter expires May 22, 1972.
President, ROBERT CRAM; secretary, G. E. WILLIAMS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$23,070.62	Installment shares, investment..	\$1,361.78
Bonds, U. S. agencies.....	35,480.00	Full-paid shares.....	45,100.00
Federal Home Loan Bank stock,	1,500.00	Optl. paymt. installmt. shares...	27,309.67
Shares in other associations.....	10,000.00	Rural-credit installment shares..	1,180.91
First-mortgage loans.....	64,092.37	Rural-credit full-paid shares....	27,810.00
Taxes advanced for borrowers...	178.33	Shares pledged on mtg. loans...	1,115.83
Real estate owned.....	1.00	Dividends accrued.....	3,034.55
Real estate sold on contract.....	2,937.20	Permanent stock.....	10,000.00
Furniture and fixtures.....	202.50	General reserve.....	4,652.80
		Other reserves.....	3,290.00
		Undivided profits.....	12,606.49
Total assets.....	\$137,462.02	Total liabilities.....	\$137,462.02
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$11,695.23	Dividends paid and credited....	\$2,155.26
Interest, fines and fees.....	5,845.62	Expenses, operating.....	2,992.01
Rents and real-estate sales.....	1,331.53	Expenses and losses, R. E.....	51.26
		Transferred to reserves.....	1,067.37
		Balance undivided profits.....	12,606.48
Total.....	\$18,872.38	Total.....	\$18,872.38

Number of members, 251; number of borrowers, 57.

The Homestead Building and Loan Association, Salina, Kan.

Organized under the laws of Kansas November 4, 1889; charter expires November 3, 1989
President, C. B. DODGE; secretary, A. W. DODGE.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$26,687.29	Full-paid shares.....	\$169,384.91
Bonds, U. S. agencies.....	49,800.00	Optl. paymt. installmt. shares...	318,289.47
Federal Home Loan Bank stock,	7,500.00	Shares pledged on mtg. loans....	30.22
First-mortgage loans.....	436,954.09	Due borrowers.....	99.50
Real estate sold on contract....	17,510.70	Dividends declared, not disb'd..	2,460.49
Furniture and fixtures.....	300.00	<i>Ipsa facto</i> cancellations.....	403.85
Other assets.....	1.00	Accounts payable.....	1,999.48
		Other liabilities.....	2,694.26
		General reserve.....	21,700.00
		Other reserves.....	3,707.57
		Undivided profits.....	17,983.33
Total assets.....	\$538,753.08	Total liabilities.....	\$538,753.08
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$16,037.61	Dividends paid and credited....	\$13,473.10
Interest, fines and fees.....	26,458.95	Expenses, operating.....	8,826.32
Rents and real-estate sales.....	248.35	Other expenses and losses.....	48.36
Other earnings.....	11.20	Transferred to reserves.....	2,425.00
		Balance undivided profits.....	17,983.33
Total.....	\$42,756.11	Total.....	\$42,756.11

Number of members, 792; number of borrowers, 202.

The Security Savings and Loan Association, Salina, Kan.

Organized under the laws of Kansas August, 1898; charter expires January 14, 1949.
President, CHAS. L. SCHWARTZ; secretary, WM. F. GROSSER, JR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$16,772.89	Full-paid shares.....	\$200,059.35
Bonds, U. S. agencies.....	115,000.00	Optl. paymt. installmt. shares...	176,884.57
Federal Home Loan Bank stock,	6,400.00	Shares pledged on mtg. loans....	664.95
First-mortgage loans.....	294,065.58	Due borrowers.....	597.19
Taxes advanced for borrowers....	70.00	Dividends declared, not disb'd..	3,006.87
Real estate sold on contract....	9,950.37	Accounts payable.....	368.04
Furniture and fixtures.....	159.81	Other liabilities.....	4,078.60
		General reserve.....	13,602.27
		Other reserves.....	6,132.33
		Undivided profits.....	37,024.48
Total assets.....	\$442,418.65	Total liabilities.....	\$442,418.65
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$35,445.95	Dividends paid and credited....	\$10,715.11
Interest, fines and fees.....	21,362.68	Expenses, operating.....	7,297.72
Other earnings.....	22.88	Other expenses and losses.....	47.17
		Transferred to reserves.....	1,747.03
		Balance undivided profits.....	37,024.48
Total.....	\$56,831.51	Total.....	\$56,831.51

Number of members, 648; number of borrowers, 208.

The Peoples Savings and Rural Credit Association, Sterling, Kan.

Organized under the laws of Kansas March 17, 1921; charter expires March 17, 1971.
President, D. J. FAIR; secretary, R. E. WYATT.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$6,145.98	Installment shares, investment..	\$20,095.42
Bonds, U. S. agencies.....	82,500.00	Prepaid shares.....	481.56
Federal Home Loan Bank stock,	6,000.00	Optl. paymt. install. shares.....	7,075.12
First-mortgage loans.....	177,669.84	Rural-credit full-paid shares....	240,821.00
Loans on shares.....	477.50	Accounts payable.....	298.30
Real estate owned.....	550.00	Other liabilities.....	654.88
Real estate sold on contract.....	26,205.31	Permanent stock.....	28,800.00
Home office building.....	9,250.00	General reserve.....	6,347.23
Furniture and fixtures.....	616.65	Other reserves.....	1,629.79
Other assets.....	77.76	Undivided profits.....	3,289.74
Total assets.....	\$309,493.04	Total liabilities.....	\$309,493.04
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$2,466.11	Dividends paid and credited....	\$7,114.66
Interest, fines and fees.....	15,042.89	Expenses, operating.....	8,173.80
Rents, and real-estate sales.....	1,751.94	Expenses and losses, R. E.....	125.00
Other earnings.....	1.29	Transferred to reserves.....	559.03
Total.....	\$19,262.23	Balance undivided profits.....	3,289.74
Total.....	\$19,262.23	Total.....	\$19,262.23

Number of members, 834; number of borrowers, 123.

The Tonganoxie Building and Loan Association, Tonganoxie, Kan.

Organized under the laws of Kansas July 1, 1895; charter expires July 1, 1994.
President, L. E. HAZEN; secretary, WILLIAM HEYENEN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$29,163.94	Installment shares, investment..	\$17,945.70
Bonds, U. S. agencies.....	48,340.00	Full-paid shares.....	115,900.00
Federal Home Loan Bank stock,	1,500.00	Shares pledged on mtg. loans....	8,176.90
Shares in other associations.....	3,000.00	Dividends accrued.....	2,241.94
First-mortgage loans.....	62,059.87	Other liabilities.....	9.37
Real estate owned.....	5,235.61	General reserve.....	6,600.00
Real estate sold on contract.....	11,266.14	Other reserves.....	2,778.94
Home office building.....	3,900.00	Undivided profits.....	11,062.71
Furniture and fixtures.....	250.00		
Total assets.....	\$164,715.56	Total liabilities.....	\$164,715.56
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$9,639.92	Dividends paid and credited....	\$4,590.05
Interest, fines and fees.....	6,861.03	Expenses, operating.....	2,984.29
Rents and real-estate sales.....	3,727.66	Expenses and losses, R. E.....	479.70
Other earnings.....	310.93	Transferred to reserves.....	1,422.79
Total.....	\$20,539.54	Balance undivided profits.....	11,062.71
Total.....	\$20,539.54	Total.....	\$20,539.54

Number of members, 144; number of borrowers, 92.

The Postal Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas August 17, 1925; charter expires August 17, 1975.
President, J. L. HERSH; secretary, A. R. MULHOLLAND.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$49,002.88	Installment shares, investment..	\$107,242.40
Bonds, U. S. agencies.....	75,000.00	Full-paid shares.....	412,204.10
State and municipal.....	500.00	Prepaid shares.....	18,643.95
First-mortgage loans.....	377,694.78	Shares pledged on mtg. loans....	44,787.50
Loans on shares.....	25.00	Due borrowers.....	1,089.13
Judgments and equities.....	3,760.16	Accounts payable.....	57.10
Real estate owned.....	25,487.98	Permanent stock.....	20,850.00
Real estate sold on contract.....	132,182.47	General reserve.....	7,155.02
Furniture and fixtures.....	587.68	Other reserves.....	45,431.86
		Undivided profits.....	6,779.89
Total assets.....	\$664,240.95	Total liabilities.....	\$664,240.95
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$2,805.86	Dividends paid and credited....	\$23,675.29
Interest, fines and fees.....	35,172.41	Expenses, operating.....	8,667.13
Rents and real-estate sales.....	4,135.62	Transferred to reserves.....	9,412.38
Other earnings.....	6,420.80	Balance undivided profits.....	6,779.89
Total.....	\$48,534.69	Total.....	\$48,534.69

Number of members, 723; number of borrowers, 339.

The Topeka Building and Loan Association, Topeka, Kan.

Organized under the laws of Kansas February 4, 1923; charter expires February 4, 1973.
President, GEO. W. GREENWOOD; treasurer, CHAS. E. HOLMAN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$59,547.62	Installment shares, investment..	\$15,587.73
Bonds, U. S. agencies.....	200,000.00	Full-paid shares.....	1,271,790.00
Federal Home Loan Bank stock,	37,000.00	Prepaid shares.....	11,863.34
Shares in other associations.....	100.00	Savings installment shares.....	586,648.85
First-mortgage loans.....	1,982,436.79	Unearned profit, R. E. sold.....	217.10
Loans on shares.....	151.86	Shares pledged on mtg. loans....	1,514.35
Title I FHA loans.....	11,567.83	Due borrowers.....	101,668.52
Accounts receivable.....	161.70	Reserve for uncollected inst....	474.24
Real estate owned.....	6,357.94	Tax and insurance reserves.....	16,848.90
Real estate sold on contract.....	82,420.48	Advances from FHLB system....	161,000.00
Improvements to leasehold.....	521.44	Borrowed money.....	118,500.00
Furniture and fixtures.....	1,902.75	<i>Ipsa facto</i> cancellations.....	465.19
Other assets.....	164.11	Accounts payable.....	1,852.67
Deferred charges.....	5,644.60	Other liabilities.....	479.09
		Permanent stock.....	30,000.00
Total assets.....	\$2,387,977.12	Income collected in advance....	3,217.03
EARNINGS		Federal insurance reserve.....	22,171.92
Undivided profits, last report...	\$27,999.43	Undivided profits.....	41,213.90
Interest, fines and fees.....	102,759.91	Special reserves.....	2,464.29
Rents and real-estate sales.....	1,002.67	Total liabilities.....	\$2,387,977.12
Other earnings.....	5,019.50	DISTRIBUTION	
From deferred income.....	1,000.00	Dividends paid and credited....	\$43,562.20
Unearned profit on R. E. sold...	352.77	Expenses, operating.....	46,787.50
Total.....	\$138,134.28	Expenses and losses, R. E.....	1,127.03
		Other expenses and losses.....	103.97
		Transferred to reserves.....	5,339.68
		Balance undivided profits.....	41,213.90
		Total.....	\$138,134.28

Number of members, 1,927; number of borrowers, 672.

The Wamego Building, Savings and Loan Association, Wamego, Kan.

Organized under the laws of Kansas October 1, 1920; charter expires October 1, 1970.
President, THEODORE CHILDERS; secretary, A. M. BITTMANN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$4,919.48	Installment shares, investment..	\$26,159.75
Bonds, U. S. agencies.....	4,330.00	Full-paid shares.....	1,500.00
Other securities.....	170.00	General reserve.....	3,454.70
First-mortgage loans.....	19,830.31	Undivided profits.....	4,391.98
Insurance adv. for borrowers....	364.00		
Real estate sold on contract.....	5,612.04		
Furniture and fixtures.....	280.60		
Total assets.....	\$35,506.43	Total liabilities.....	\$35,506.43
EARNINGS		DISTRIBUTION	
Undivided profits, last report. . .	\$4,244.89	Dividends paid and credited....	\$1,332.72
Interest, fines and fees.....	2,135.64	Expenses, operating.....	828.73
Rents and real-estate sales.....	60.00	Expenses and losses, R. E.....	38.23
Other earnings.....	151.13	Balance undivided profits.....	4,391.98
Total.....	\$6,591.66	Total.....	\$6,591.66

Number of members, 66; number of borrowers, 21.

The Sumner County Building and Loan Association, Wellington, Kan.

Organized under the laws of Kansas March 4, 1901; charter expires March 4, 1951.
President, W. H. SCHULTE; secretary, F. M. ROGERS.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$40,313.59	Installment shares, investment..	\$13,351.92
Bonds, U. S. agencies.....	49,600.00	Full-paid shares.....	192,350.00
Federal Home Loan Bank stock,	2,500.00	Shares pledged on mtg. loans. . .	1,727.34
First-mortgage loans.....	180,090.68	Due borrowers.....	110.30
Loans on shares.....	92.30	Other liabilities.....	1,378.23
Taxes advanced for borrowers....	62.24	Permanent stock.....	4,000.00
Ins. advanced for borrowers.....	13.50	General reserve.....	25,000.00
Real estate sold on contract....	9,049.79	Other reserves.....	500.00
Other assets.....	7.18	Undivided profits.....	43,311.49
Total assets.....	\$281,729.28	Total liabilities.....	\$281,729.28
EARNINGS		DISTRIBUTION	
Undivided profits, last report. . .	\$42,002.95	Dividends paid and credited....	\$6,584.18
Interest, fines and fees.....	13,449.77	Expenses, operating.....	5,584.91
Other earnings.....	27.86	Balance undivided profits.....	43,311.49
Total.....	\$55,480.58	Total.....	\$55,480.58

Number of members, 268; number of borrowers, 168.

The Commercial Savings and Loan Association, Wichita, Kan.

Organized under the laws of Kansas July 19, 1935; charter expires July 19, 1985.
President, JAMES E. GLASCO; secretary, THELMA E. PAUL.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$5,326.86	Installment shares, investment..	\$2,110.36
Bonds, U. S. agencies.....	4,000.00	Full-paid shares.....	44,705.00
Federal Home Loan Bank stock,	1,000.00	Optl. paymt. installment. shares...	46,101.77
First-mortgage loans.....	103,358.30	Due borrowers.....	751.25
Furniture and fixtures.....	200.00	Advances from FHLB system...	10,000.00
		Accounts held in trust.....	1,110.18
		Accounts payable.....	197.20
		Other liabilities.....	865.99
		General reserve.....	640.00
		Other reserves.....	1,420.34
		Undivided profits.....	5,983.07
Total assets.....	\$113,885.16	Total liabilities.....	\$113,885.16
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,156.59	Dividends paid and credited....	\$2,685.68
Interest, fines and fees.....	6,740.71	Expenses, operating.....	2,708.89
Other earnings.....	1,092.73	Other expenses and losses.....	86.75
		Transferred to reserves.....	525.64
		Balance undivided profits.....	5,983.07
Total.....	\$11,990.03	Total.....	\$11,990.03

Number of members, 97; number of borrowers, 51.

The United Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas May 1, 1929; charter expires May 1, 1979.
President, MAX A. NOBLE; secretary, E. M. SICKA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$18,420.29	Installment shares, investment..	\$12,390.36
Bonds, state and municipal.....	2,025.00	Full-paid shares.....	304,850.00
Federal Home Loan Bank stock,	5,000.00	Prepaid shares.....	3,982.69
First-mortgage loans.....	671,741.22	Deposit shares.....	248,516.41
		Due borrowers.....	4,093.50
		Dividends declared, not disb'd..	1,499.68
		Permanent stock.....	60,000.00
		General reserve.....	6,600.00
		Other reserves.....	6,206.75
		Undivided profits.....	49,047.12
Total assets.....	\$697,186.51	Total liabilities.....	\$697,186.51
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$32,925.36	Dividends paid and credited....	\$23,127.94
Interest, fines and fees.....	47,873.78	Expenses, operating.....	17,253.52
Other earnings.....	10,729.44	Transferred to reserves.....	2,100.00
		Balance undivided profits.....	49,047.12
Total.....	\$91,528.58	Total.....	\$91,528.58

Number of members, 467; number of borrowers, 166.

The Wichita Perpetual Building and Loan Association, Wichita, Kan.

Organized under the laws of Kansas March 7, 1893; charter expires May 9, 1991.
President, FRANK T. PRIEST; secretary-treasurer, LEWIS DANNAR.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$119,009.69	Installment shares, investment..	\$136,821.80
Bonds, U. S. agencies.....	650,470.00	Full-paid shares.....	899,505.00
First-mortgage loans.....	620,863.06	Shares pledged on mtg. loans...	23,649.25
Loans on shares.....	4,270.00	Due borrowers.....	534.75
Real estate owned.....	11,718.06	Dividends accrued.....	13,268.11
Real estate sold on contract....	38,194.12	<i>Ipso facto</i> cancellations.....	70.00
Home office building.....	20,000.00	General reserve.....	160,000.00
		Other reserves.....	85,591.27
		Undivided profits.....	145,084.75
Total assets.....	\$1,464,524.93	Total liabilities.....	\$1,464,524.93
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$143,025.24	Dividends paid and credited....	\$30,047.46
Interest, fines and fees.....	45,683.40	Expenses, operating.....	23,686.55
Rents and real-estate sales.....	10,889.77	Expenses and losses, R. E.....	779.65
		Balance undivided profits.....	145,084.75
Total.....	\$199,598.41	Total.....	\$199,598.41

Number of members, 1,376; number of borrowers, 469.

The City Building and Loan Association, Winfield, Kan.

Organized under the laws of Kansas 1905; charter expires 1955.
President, C. T. RALLS; secretary, D. C. COMPTON.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$11,334.47	Installment shares, investment..	\$5,831.24
First-mortgage loans.....	13,785.00	Full-paid shares.....	19,300.00
Taxes advanced for borrowers...	100.00	Dividends accrued.....	289.50
Real estate owned.....	2.00	Other liabilities.....	51.72
Real estate sold on contract....	13,020.00	General reserve.....	1,000.00
		Undivided profits.....	11,769.01
Total assets.....	\$38,241.47	Total liabilities.....	\$38,241.47
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$6,963.05	Dividends paid and credited....	\$954.69
Interest, fines and fees.....	2,398.23	Expenses, operating.....	1,568.20
Rents and real-estate sales.....	8,501.83	Expenses and losses, R. E.....	3,000.00
		Transferred to reserves.....	571.21
		Balance undivided profits.....	11,769.01
Total.....	\$17,863.11	Total.....	\$17,863.11

Number of members, 59; number of borrowers, 28.

LIQUIDATING ASSOCIATIONS

The following six associations, representing assets of \$84,280.56, are in the process of liquidation, the shareholders having voted to liquidate under the management of the board of directors and the supervision of this department.

Final liquidation will result when all real estate and other assets have been disposed of, which is being pressed as rapidly as possible.

The Marshall County Building and Loan Association, Frankfort, Kan.

Organized under the laws of Kansas March 21, 1921; charter expires March 21, 1946.
President, W. H. HARDMAN; secretary, J. W. LOBLEY.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,817.63	Accounts payable.....	\$45.99
First-mortgage loans.....	1,682.22	General reserve.....	294.67
Real estate sold on contract.....	789.03	Other reserves.....	273.80
Other assets.....	273.80	Undivided profits.....	3,948.22
Total assets.....	\$4,562.68	Total liabilities.....	\$4,562.68
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$3,825.97	Expenses, operating.....	\$172.85
Interest, fines and fees.....	231.50	Balance undivided profits.....	3,948.22
Rents and real-estate sales.....	63.60		
Total.....	\$4,121.07	Total.....	\$4,121.07

Number of members, 21; number of borrowers, 4.

The Peoples Building, Savings and Loan Association, Frontenac, Kan.

Organized under the laws of Kansas March, 1907; charter expires March, 1957.
President, FRED DITTMANN; secretary, KATE KOTZMAN.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,687.98	Installment shares, investment..	\$15,315.50
First-mortgage loans.....	5,876.89		
Loans on shares.....	809.35		
Taxes advanced for borrowers...	445.16		
Real estate owned.....	15.00		
Furniture and fixtures.....	25.00		
Other assets, net loss.....	6,456.12		
Total assets.....	\$15,315.50	Total liabilities.....	\$15,315.50

Number of members, 36; number of borrowers, 17.

The Iola Building and Loan Association, Iola, Kan.

Organized under the laws of Kansas March 17, 1885; charter expires June 3, 1960.
President, W. R. SMITH; secretary, G. E. PEES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$25.27	Installment shares, investment..	\$13,954.91
First-mortgage loans.....	2,178.00	Full-paid shares.....	13,578.44
Real estate owned.....	22,112.46	Borrowed money.....	500.00
Furniture and fixtures.....	105.00	Undivided profits.....	33,611.80
		Participating certificates.....	29,999.18
Total assets.....	\$24,420.73	Total liabilities.....	\$24,420.73

• The St. Paul Building and Loan Association, St. Paul, Kan.

Organized under the laws of Kansas January 14, 1926; charter expires January 14, 1976.
President, F. J. DAVIED; secretary, W. W. GRAVES.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$1,278.72	Installment shares, investment..	\$176.48
Other securities.....	2,004.56	Full-paid shares.....	4,162.50
Ins. advanced for borrowers.....	185.56	Optl. paymt. installment shares...	841.42
Real estate owned.....	1,521.64	Shares pledged on mtg. loans....	331.97
Real estate sold on contract.....	2,099.00	Dividends declared, not disb'd...	7.88
Furniture and fixtures.....	60.00	General reserve.....	102.82
		Undivided profits.....	1,526.41
Total assets.....	\$7,149.48	Total liabilities.....	\$7,149.48

EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$1,359.87	Dividends paid and credited....	\$15.12
Interest fines and fees.....	248.78	Expenses, operating.....	219.96
Rents and real-estate sales.....	371.50	Expenses and losses, R. E.....	218.66
		Balance undivided profits.....	1,526.41
Total.....	\$1,980.15	Total.....	\$1,980.15

Number of members, 24; number of borrowers, 9.

The Nemaha Building and Loan Association, Seneca, Kan.

Organized under the laws of Kansas March 30, 1921; charter expires March 30, 1971.
President, EDWIN BUEHLER; secretary, ELLEN WELSH.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks	\$1,237.51	Installment shares, investment..	\$15.60
First-mortgage loans.....	17,001.00	Full-paid shares.....	12,225.00
Taxes advanced for borrowers...	186.05	Rural-credit full-paid shares....	3,822.00
Real estate owned.....	7,744.09	Other shares.....	339.37
Real estate sold on contract.....	6,155.31	Shares pledged on mtg. loans....	2,401.30
Furniture and fixtures.....	382.75	<i>Ipsa facto</i> cancellations.....	71.63
		Other liabilities.....	361.77
		Permanent stock.....	10,000.00
		Undivided profits.....	3,470.04
Total assets.....	\$32,706.71	Total liabilities.....	\$32,706.71
EARNINGS		DISTRIBUTION	
Undivided profits, last report...	\$4,001.97	Expenses, operating.....	\$2,230.09
Interest, fines and fees.....	1,784.95	Expenses and losses, R. E.	965.18
Rents and real-estate sales.....	878.39	Balance undivided profits.....	3,470.04
Total.....	\$6,665.31	Total.....	\$6,665.31

Number of members, 113; number of borrowers, 23.

The State Savings and Loan Association, Topeka, Kan.

Organized under the laws of Kansas March 10, 1923; charter expires March 10, 1973.
President, H. G. WEST; secretary, L. THATCHER WEST.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1944

ASSETS		LIABILITIES	
Cash on hand in banks.....	\$125.46	General reserve.....	\$32.00
		Undivided profits.....	93.46
Total assets.....	\$125.46	Total liabilities.....	\$125.46

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